



TASK FORCES ON HOUSING AND URBAN DEVELOPMENT



SHELTER FOR THE URBAN POOR AND SLUM IMPROVEMENT

**PLANNING COMMISSION
GOVERNMENT OF INDIA
NEW DELHI**

SEPTEMBER 1983

COMPOSITION OF THE TASK FORCE

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Ministry of Works and Housing.

Members

SHRI KIRTEE SHAH : Ahmedabad Study Action Group,
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DR. MEERA BAPAT : Centre for Development Studies and
Activities, Poona.

SHRI S. S. TINAHER : Secretary, Housing Department,
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SHRI H. U. BIJLANI : Chairman and Managing Director,
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Member-Secretary

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Commission.



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PREFACE

The phenomenon of rapid urbanisation has brought with it an even more rapid increase in the number of dwellings in areas generally regarded as slums. Although the problem is essentially one of overall poverty, there are different dimensions to the provision of adequate shelter. There are first the physical surroundings which can be improved mainly by public authorities so that the surroundings in which the poor live have at least adequate drainage, sanitation, water supply and other physical conditions leading to a better hygienic environment. Second, the actual structures that the poor live in can essentially be improved by themselves—but only if they are allowed to do so and assisted in terms of financial and physical resources. Third is the whole social and economic environment beyond the mere physical conditions in which the urban poor live. This Task Force has attempted to address all these three dimensions of the problem of shelter for the urban poor and slum improvement.

The genesis of the Task Force lay in a special ad-hoc meeting called by Dr. Manmohan Singh, then Member-Secretary, Planning Commission on June 25, 1982, to discuss a background paper: "Strategy for Housing and Urban Development—Some new Perspectives" prepared in the Planning Commission. This meeting was arranged in recognition of the acceleration in the rate of urbanisation which had been recorded by the 1981 Population Census. The main recommendation of that meeting was to set up 4 Task Forces.¹

1. Planning of Urban Development
Chairman—Professor Asok Mitra.
2. Financing of Urban Development
Chairman—Professor Raja Chelliah.
3. Management of Urban Development
Chairman—Shri K. C. Sivaramakrishnan.
4. Shelter for the Urban Poor and Slum Improvement
Chairman—Shri L.M. Menezes.

Member-Secretary to all the Task Forces—
Dr. Rakesh Mohan, Senior Consultant, Planning Commission.

Shri Louis M. Menezes, Chairman of this Task Force on "Shelter for the Urban Poor and Slum Improvement" is Joint Secretary in the Ministry of Works and Housing with long experience

¹Further details on the June 25, 1982 meeting are given in the Report of the Task Force on "Planning of Urban Development".

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in shelter and slum improvement programmes. He was Member-Secretary, Madras Metropolitan Development Authority when the innovative programmes on shelter were started there. The other members of the Task Force represent varied and wide experience in these issues—academic, field activism among the poor, administrative and financing experience. All the members served voluntarily in addition to their normal duties and gave generously in terms of time and skills despite their extremely busy schedules. Appendix P-1 gives the notification of the Task Force and its terms of reference and composition.

The Task Force was inaugurated by Prof. A.M. Khusro, Member, Planning Commission on February 10, 1983. Three further meetings were held on 26th and 27th March in Hyderabad, 30th and 31st May and finally on 19th and 20th August in New Delhi. The meeting in Hyderabad was held in order to assess the Urban Community Development Programme there and was hosted by the Hyderabad Municipal Corporation and the Hyderabad Urban Development Authority. Shri K.V. Bhandarkar, Person-in-charge, HUDA and Dr. T. Rajagopalachari, Director, Urban Community Development participated in the meeting of the Task Force and made arrangements for the field visits. Their assistance in the Task Force deliberations is gratefully acknowledged. Shri H.U. Bijlani hosted the meetings in Delhi at the Housing and Urban Development Corporation and provided all facilities. He has also taken great interest in the Task Force and provided any information requested on HUDCO operations. His assistance has been invaluable in the work of the Task Force.

Dr. Rakesh Mohan who has been Senior Consultant in the Planning Commission from December 1980 to September 30, 1983, has been the driving spirit behind the four Task Forces. He has had wide experience in urban problems and has done specific assignments in South America while working at the World Bank from 1976 to 1980.

The Task Force discussed the entire range of programmes and policies in the urban development sector which, in one way or another, have affected housing for the urban poor and the problem of squatter settlements. The preliminary materials for discussion on main issues were put together by individual members, each of whom prepared a background paper. These were issued as "Urban Development Task Force Papers" and are listed in Appendix P-2.

The Task Force decided that it would be futile to isolate the problem of housing of the poor and squatter settlements from broader issues of urban development investments, policies and legislation. It was, therefore, felt that despite the risk of some overlap with the terms of reference of the other three task forces, it would be more realistic and useful to establish the correct linkages between housing for the urban poor and the wider issues in urban development. The Task Force accordingly reviewed policies and programmes in social housing, slum clearance and improvement and

urban land within the time available. The Task Force discussed the role of urban authorities, housing boards and HUDCO in relation to housing for the poor, the role of housing cooperatives in this regard, the whole question of credit for house construction by the weaker sections and various institutional and organisational matters, particularly in respect of community involvement in these programmes.

Many individuals and organisations have helped in the work of the Task Force. The Town and Country Planning Organisation deputed two of their officers Shri M.B. Mathur and Shri V.P. Upadhyaya for the Secretariat, along with Shri O.P. Madan for typing assistance. The Task Force is indebted to the then Chairman of T.C.P.O. Shri L.M. Menezes and Shri E.F.N. Ribeiro, Chief Planner, T.C.P.O. for making this possible. A special word of recognition must go for Shri M.B. Mathur who has worked tirelessly in piecing together the statistical information presented in this report. The Ministry of Works and Housing also expedited a research grant for Dr. Meera Bapat, Member of the Task Force, for doing field case studies appended to this report. Shri Vivek Khadpekar of the Centre for Development Studies and Activities, Poona, assisted Dr. Bapat in gathering and recording the information.

The work on slum population was helped by a number of individuals. Thanks are due to Shri P.S.A. Sundaram, Director, Urban Development and Smt. V.R. Sundaram, Department of Urban Development, Ministry of Works & Housing for their help in making available to the "Task Force" data on slum population, coverage of beneficiaries under the scheme for Environmental Improvement of Slums and the various official notes on Slums prepared in the Ministry. We are again grateful to Shri E.F.N. Ribeiro, Chief Planner, Shri J.S. Sahani and Shri O.C. Sharma, Town and Country Planning Organisation, Government of India for supplying us State-wise data on slum population and on the progress of the Environmental Improvement of Slums Scheme, currently monitored by them and also to Shri Abu Nazim of the same organisation and to Shri Ganga Dhar Jha, Indian Institute of Public Administration for their help in making available various reports and documents and other literature on slums in the country. Thanks are also due to Dr. J. L. Mongia, Joint Director and Shri K.P. Singh, National Building Organisation for furnishing the NBO estimates of slum population in the country. We are also grateful to Smt. Kunda Kadam, Deputy Municipal Commissioner, Bombay Municipal Corporation for sending us the Directory of Slums in Bombay prepared by the Government of Maharashtra.

The case studies on innovative arrangements were compiled by Shri Kirtee Shah from information supplied by each of the organisations reported on. This information was supplied readily and quickly by them in response to a request from the Task Force. It is hoped that the description of these innovative cases will help in inspiring other cities and towns in adopting some of these arrangements in providing shelter and other services for the urban poor.

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Able secretarial assistance was provided in the Secretariat throughout the duration of the Task Force by Sarvashri B.K. Khera, B.C. Sharma, M.L. Sharma, Setia, Krishan Gopal and Hari Singh Yadav of the Planning Commission and Shri A.B. Saxena and Shri G.S. Hora of the Ministry of Works and Housing.

All the members have contributed generously of their time and interest intensively to be able to complete this report in the stipulated time. We hope that the recommendations will find immediate reflection in the Seventh Plan formulation.



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No. PC/H/1/9/82

GOVERNMENT OF INDIA

PLANNING COMMISSION

(Housing, Urban Development and Water Supply Division)

New Delhi,

January 25, 1983.

In order to examine issues related to the Strategy for Housing and Urban Development, the Planning Commission has decided to appoint four Task Forces so that policies and programmes in this field may be formulated with a proper perspective in the Seventh Five Year Plan.

2. The Task Forces are as follows :

- A. Task Force on Planning of Urban Development.
- B. Task Force on Financing of Urban Development.
- C. Task Force on Management of Urban Development.
- D. Task Force on Shelter for the Urban Poor and Slum Improvement.

The composition and terms of reference for each Task Force are given in the Annexures 'A' to 'D'.

3. Non-official members of the Task Forces shall be entitled to TA/DA as permissible to Grade-I officers of the Government of India and will be paid by the Planning Commission. TA/DA to official members will be paid by their parent departments.

4. The Task Forces are requested to furnish their final reports to the Planning Commission by June 15, 1983.

5. All correspondence to these Task Forces may be addressed to Dr. Rakesh Mohan, Consultant, Planning Commission, New Delhi.



Sd/-

(K. C. AGARWAL)
Director (Administration).

1. Chairmen of Task Forces
(by name).
2. Member of the Task Forces
(by name).

Copy for information to:—

1. PS to Dy. Chairman
2. PS to Member (F)/(H)/(M)/(K).
3. PS to Secretary
4. All Heads of Divisions
5. Admn. I
6. Accounts-I
7. General Branches I & II.

Sd/-

(K. C. AGARWAL)
Director (Administration).

No. PC/H/1/9/82
GOVERNMENT OF INDIA
PLANNING COMMISSION
(Housing, Urban Development and Water Supply Division)

Yojana Bhavan,
New Delhi,
2nd July, 1983

In pursuance of Planning Commission Office Memorandum of even number dated 25th January, 1983 regarding the Task Forces on (a) Planning of Urban Development, (b) Financing of Urban Development, (c) Management of Urban Development, and (d) Shelter for the Urban Poor and Slum Improvement, it has been decided to extend the term of these Task Forces till the 30th September, 1983.



Sd/-

(K. C. AGARWAL)
Director (Administration).

1. Chairmen of Task Forces (by name).
2. Members of the Task Forces (by name)

Copy for information to:—

1. PS to Dy. Chairman
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Sd/-

(K. C. AGARWAL)
Director (Administration).

SHELTER FOR THE URBAN POOR AND SLUM IMPROVEMENT

The acceleration in the rate of growth of urban areas has been accompanied by an even greater increase in the urban poor as well as in habitations generally regarded as slums. This situation can be expected to continue with the continuing increases in urbanisation and, perhaps, get worse, if imaginative but realistic programmes are not designed such that the urban poor are able to get access to appropriate opportunities for habitation. The Task Force is expected to examine the whole issue of the provision of shelter for the urban poor with a 15-year perspective.

The terms of reference for the Task Force are:

1. To examine critically the existing policies and programmes concerned with shelter for poor and identify the key problems encountered.
2. To review the existing local and other legal impediments which tend to hamper the poor from making their own housing investments.
3. To estimate the affordable demand for shelter that may be expected from the urban poor over the next 15 years.
4. To identify existing specific innovative programmes which have been found to be successful in different urban areas and to suggest ways and means for their adoption in other places.
5. To suggest policies and programmes for shelter for the urban poor which are financially feasible as well as institutionally viable. This may include specific consideration of the feasibility of providing housing finance in small amounts such that incremental development becomes easier for both existing and new units.
6. To suggest measures for universal slum improvement and to estimate the implied financial costs.

The Members of the Task Force will be :—

1. Shri Louis M. Menezes Joint Secretary, Ministry of Works and Housing—Chairman,
2. Shri Kirttee Shah Ahmedabad Study Action Group, Ahmedabad—Member.
3. Dr. Meera Bapat Centre for Development Studies and Activities, Poona—Member.
4. Shri S. S. Tinaikar Secretary, Housing Department, Government of Maharashtra, Bombay—Member.
5. Dr. Rakesh Mohan Senior Consultant, Planning Commission—Member—Secretary.

Shri H. U. Bijlani, Chairman and Managing Director of Housing and Urban Development Corporation was appointed as Member prior to the second meeting.

APPENDIX P-2

LIST OF MATERIALS SUBMITTED TO THE TASK FORCE ON "SHELTER FOR THE URBAN POOR AND SLUM IMPROVEMENT"

"Shelter" Task Force Papers

- | | | |
|------|-------------------------------|---|
| S. 1 | Meera Bapat | A Review of the Existing Local and Other Legal Impediments which tend to hamper the Poor from making their own housing. |
| S. 2 | H. U. Bijlani | Evaluation of sites and Services Projects. |
| S. 3 | H. U. Bijlani | National Building Standards Codes and Statutory Regulations in the Field of Housing Construction/Development. |
| S. 4 | S. S. Tinaikar | Environment Improvement of Slums and its Cost. |
| S. 5 | Kirtee Shah | Successful Innovative Programmes for the Urban Poor : A Selective Review—Part I. |
| S. 6 | Meera Bapat | Slum Areas Legislation : Its Relevance for Slum Improvement and upgradation. |
| S. 7 | Pradip Ghosh
Rakesh Mohan | Housing in the National Accounts : A Critical Review of Concepts and Sources. |
| S. 8 | M. B. Mathur
Rakesh Mohan. | Existing Situation of Slums : Magnitude of the Problem. |
| S. 9 | L. M. Menezes | Review Social Housing Schemes in Five-Year Plans. |

SUMMARY OF FINDINGS AND RECOMMENDATIONS

A. FINDINGS

I. SOCIAL HOUSING SCHEMES

1. The Task Force reviewed the history of the social housing schemes introduced from the First Five Year Plan onwards, the investments made, the pattern of housing envisaged and the impact of these Schemes on the urban poor and came to the following conclusions:—

- (a) That the bulk of the investments has gone towards construction of formal housing by Government, semi-government agencies and co-operatives.
- (b) That over a period of time even the cheapest house built by public agencies was way beyond the means of the Economically Weaker Sections and Low Income Groups.
- (c) That the total production of houses through such budgetary support over a period of 30 years is a miniscule of the country's total effort and a fraction of the requirement.
- (d) That despite objectives in favour of the poor stated in the plan Documents, there is insufficient evidence as to the extent that the urban poor have benefited from these schemes.
- (e) That the scheme criteria fixed for eligibility for public housing are outdated and the selection procedures adopted by public agencies often fail to reach out to large segments of people in need.
- (f) That despite a distinct shift of emphasis in the Fifth and Sixth Plan documents from formal housing to sites and services and self-help programmes, there is no evidence that this has actually happened.
- (g) That monitoring of public investment on housing through the budget in terms of who has benefited is inadequate. It is particularly noted that the Sixth Plan envisaged an investment of Rs. 485 crores by the State Governments to produce roughly 16.02 lakh EWS housing units mostly in the shape of sites and services and that as of mid 1983 there is practically no information as to how the State allocations have been spent and who benefited.
- (h) The conclusion reached by the Task Force is that although these plan schemes have played an important role as catalysts in the housing sector initially they have mostly benefited the middle and higher income groups, and in terms of the total requirement have made a marginal contribution only.
- (i) The bulk of the housing of all income groups, particularly the poor, is supplied by private initiative in a variety of ways. This is so even in cities like Delhi where public agencies have near monopolist control over land and a formidable set up for construction. Hence budgetary allocations would go a much longer way if utilized almost exclusively for infrastructure and land development with heavy emphasis on delivering cheap serviced sites to the poor.

II. SLUM IMPROVEMENT

2. The Task Force reviewed the history of Government's efforts to tackle the problems of slums and squatters. It was noted that the slum clearance and improvement scheme was introduced in 1956. The emphasis was shifted from slum clearance to improvement in 1972 through the scheme for environmental improvement of slums as a result of the recognition that the policy of clearance and rehabilitation of slum dwellers had become increasingly impractical. It was particularly noted that the per unit cost under the clearance scheme has escalated to something between Rs. 15,000 and Rs. 20,000, that not only is this unaffordable by the EWS and not cost effective, it poses serious problems of maintenance to public agencies.

3. It was noted that the scheme for environmental improvement of slums has a provision of Rs. 151 crores in the Sixth Plan period and aims at covering a population of 10 million out of a projected population of 33.1 million by 1985. The improvements envisaged are water supply, sewerage, storm water drains, community baths and latrines, widening and paving of lanes and street lighting. In the first three years of the Plan approximately Rs. 80, crores have been spent and a slum population of roughly 4 million are said to have been 'covered'.

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4. The Ministry of Works & Housing have identified the following problems in the implementation of this project:—

- (i) Absence of a long-term approach to the problem supported by adequate funds.
- (ii) Lack of adequate administrative arrangements at State/Local level.
- (iii) Inadequate budgets.
- (iv) Absence of city-wise data and projects.
- (v) Legal problems in taking up slum improvement in private slums.
- (vi) Problem of maintaining improvements that have been carried out.
- (vii) Problem of coordination with concerned agencies like water supply, electricity, etc.

5. The Task Force additionally noted the following difficulties in the current slum improvement programme :—

- (i) The environmental improvement programme is regarded as a purely temporary solution and assumes that the beneficiaries will not remain permanently on the site.
- (ii) There has not been a proper evaluation of this scheme to assess the extent to which it has achieved its objectives so far.
- (iii) The per capita investment norm and the suggested scale of amenities are found to be unrealistic. At current prices, it is quite clear that within the cost ceilings (a) the prescribed amenities cannot be provided; (b) that where provided they would fall short of the scale laid down (which in itself is considered inadequate); (c) that considering the variety of slum conditions, locational peculiarities and individual infrastructure deficiencies, the norms are often irrelevant.
- (iv) Slum improvement or squatter upgrading in today's context has necessarily to be projectized. Each area needs to be carefully surveyed, socio-economic data concerning the residents gathered and estimates of physical improvements prepared. The work has then to be entrusted to a competent agency. There is no evidence that in the current programme such an approach is being followed.
- (v) There is no information as to whether efforts are being made to link improvement schemes with security of tenure and assistance in house construction. There is also no information of any social facilities and employment programmes being linked to slum improvement.
- (vi) There is also no evidence of slum dwellers' involvement in the environmental improvement programme. Available evidence would indicate that the scheme is being implemented mainly as a public works programme.
- (vii) Although this is basically a local government responsibility, there appears to be little financial participation by local bodies.
- (viii) The conclusion reached is that the reported 'coverage' of slum population under this scheme is largely on the basis of "expenditure incurred" rather than amenities fully provided.

6. The Task Force further noted that certain squatter upgrading projects in the country are reported to have yielded better results. These are the ones in Madras, Hyderabad and Vishakapatnam among others. Some salient features noted in these projects are: (a) careful preparation of projects and estimates; (b) considerable involvement of people in the preparation and implementation of the project; (c) firm linkage with security of tenure and house improvement loans; (d) higher costs of providing amenities; (e) a certain amount of cost recovery; (f) attempts at integrated programmes involving pre-schools, nutrition, health, employment and connected activities; (g) clear and specific responsibilities of various agencies and full-time community organizers; (h) an approach which attempts to integrate the residents of slum/squatter settlement into the general urban fabric.

7. The Task Force further noted that there are few takers for HUDCO's slum improvement scheme which envisages an expenditure of Rs. 2000 per family, 50 per cent of which is provided by HUDCO at 5 per cent interest. The scheme provides for cost recovery and security of tenure as pre-conditions. The last appears to be a problem with prospective applicants for assistance under this scheme.

8. The Task Force also noted that State Governments continue to face legal difficulties in providing amenities to squatters on Government of India lands and private lands.

III. SLUMS, SQUATTERS AND THE LAW

9. The Task Force noted that from time to time in recent years legal impediments have been recognized as factors inhibiting the poor from improving their housing. These include zoning regulations, standards of services, minimum plot sizes, maximum densities, building byelaws, construction standards and so on. Although relaxation of standards to suit the circumstances of the weaker sections has been often recommended, it is seen that progress has been slow. It is also noted that the National Building Code, IS 8888, which attempts to incorporate standards appropriate to the poor in our country does not go far enough, but is a step in the right direction. Even so it has not been adopted as yet by many States and cities. In the absence of this essential and urgent reform, even minimum housing continues to be beyond the reach of the majority of the urban poor. Consequently a good proportion of popular housing also continues to be technically illegal.

10. The Delhi Slum Areas (Improvement and Clearance) Act of 1956 was the first attempt to provide a legal framework to slum improvement and clearance efforts. This was subsequently followed by almost identical legislation in 11 States. The main provisions in this legislation pertain to declaring an area as a slum, calling upon the owner of the land/building to carry out specified improvement works, undertaking of such work by the competent authority and acquisition of land for purpose of carrying out improvements. Compensation for such acquisition of land is also prescribed in the law as a multiple of the net average monthly income actually derived from such land during the previous five years.

11. The Task Force noted that the Slum Areas Act is primarily concerned with the provision of a sanitary environment. Originally it was formulated to allow clearance and redevelopment or improvement of services in and structural quality of overcrowded and dilapidated buildings. By subsequent amendments it encompassed hutments also but without adequate provisions to overcome the problems imposed by the unauthorized nature of their development. The Act defines a slum area on the basis of the inadequacy of shelter in terms of its structural quality, hygienic condition and availability of services. It does not address itself to the question of illegality of hutment slums and is therefore beset with severe difficulties in achieving even its limited objective of creating a sanitary environment. The Act does not concern itself with the security of tenure to hutment (slum) dwellers except to the extent that they cannot be evicted without the sanction of the competent authority.

12. This legislation read along with the Town Planning legislation in the various States and the Master Plans/Zonal Plans/Development Plans notified thereunder would, therefore, pose problems to any programme of improving housing conditions of the urban poor. The main act does not enable creation of conditions which would result in long term improvement of slum housing. Land use plans, particularly in respect of public lands, perennially conflict with objectives and/or consequences of slum improvement and squatter upgrading. Most master plans and zonal plans fail to earmark areas for the poor and for potential migrants.

IV. URBAN LAND POLICY

13. The Task Force reviewed the main planks of urban land policy in India which have been: (a) Large scale land acquisition and development by Government/public agencies for the last 25 years; (b) Ceiling on land ownership in the major urban centres since 1976.

14. In so far as housing for the urban poor is concerned, these policies have resulted in the following:—

- (i) The record of public agencies in land assembly, development and disposal has been very uneven. Some have acquired large extents of the urbanizable land in their jurisdictions; in most cases acquisition has been tardy. Efficient assembly, development and marketing of land for housing has been the exception. Many of the Housing Boards are involved in prolonged litigation, have been slow to bring the land to the market and have generally failed to achieve the objectives of public intervention. With the coming into operation of a ceiling on ownership since 1976, private developers' activities have been generally curtailed and large areas of vacant land stand frozen.
- (ii) Although the intention of large scale land acquisition and development was to combat private land developers' activities, undesirable speculation and ensure planned development with special reference to the needs of the lower income groups, the freezing of large tracts of land and slow development and marketing of land by public agencies had the opposite effect on the poor. The type of schemes taken up by public agencies, whether group housing or plotted development, catered mostly to the higher income groups. Even the so-called EWS, Janta and LIG houses were priced way beyond the means of the poor.

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- (iii) The Urban Land Ceiling Act of 1976 was designed to achieve a more equitable distribution of land to subserve the common good. Exempted lands as well as surplus land would be used for housing the poor. Unfortunately, the Act has run into a lot of difficulties. Out of 3.50 lakh hectares of land declared surplus, hardly 5000 hectares have been taken over. The number of housing units constructed on surplus land is insignificant.
- (iv) Delhi is an interesting case study of urban land policy. Out of 72,000 acres earmarked for acquisition in the Master Plan of 1961—1981, 70,000 acres were notified for acquisition, 45,469 acres were acquired till the end of February 1983. 13,900 acres have been utilised for the residential schemes of the DDA. 7,180 acres have been utilised to resettle squatters of the city in the late Seventies. 11,170 acres have been utilised for industrial, commercial and institutional purposes. 7,110 acres have been developed as parks, forests and other recreational purposes. 2,290 acres are reported to be under unauthorised use and 3,819 acres are reported to be vacant. The average cost of land acquisition for the DDA has been between Rs. 5 and Rs. 10 per sq. yard. The cost of raw land being charged to housing allottees on a gross area basis is Rs. 62 per sq. metre. The pre-determined rate for residential land which is the cost of land plus the cost of development, ranges from Rs. 260 per sq. metre to Rs. 418 per sq. metre, currently. At the same time, the DDA has auctioned small parcels of land from time to time for commercial purposes and the auction rates in 1981 and 1982 have been as high as Rs. 5,000 to Rs. 6,000 per sq. metre in some cases. The cheapest house which the DDA now produces is priced at approximately Rs. 30,000. A very careful evaluation will have to be done of Delhi experience in large scale land acquisition and disposal as an instrument of planned urban growth with particular reference to the needs of the urban poor before we can reach any definite conclusions.

V. INSTITUTIONAL CHANGES

15. The Task Force noted with concern that in spite of policy commitments to self help housing by the poor and encouragement of private initiative as well as some striking examples of successful low cost self help housing in recent years, Government sponsored house construction agencies continue to proliferate. These agencies, almost universally, are patterned on the bureaucratic model and adopt a rigid brick and mortar approach to housing. While some amount of urban housing may have to be built by specialised agencies in the public, private and cooperative sectors, there is overwhelming evidence to show that efforts to produce affordable housing for the poor by corporate bodies have failed. The evidence points to the fact that the bulk of housing of the poor is produced through their own efforts, legally or illegally. If public intervention in this field is to be effective it will have to take into account the woeful limitations of Government organisations' abilities to cater to the needs of low income families in terms of costs, quality, functional adequacy, location and cumbersome processes.

16. A radical change in the orientation of public housing agencies is called for if they are to serve the needs of low income people better. Housing is considered by many as an entry point into a comprehensive programme for developing people. While it may be too much to expect Housing Boards to become vehicles of social development overnight, a happy via media could be achieved if housing is regarded by these organisations as a component of an integrated programme of services which must include health, education, recreation and sports, mother and child care and support for income earning activities. This is well within the realm of possibility and some inspiration can be drawn from the Slum Clearance Board in Madras and the Municipal Corporation in Hyderabad.

17. The Task Force feels that people's involvement in housing programmes meant for them is much more than a philosophical stance; it is of critical material relevance. The bulk of low income housing on our towns and cities continues to be built by people themselves. No slum improvement is possible without the full cooperation of the residents. Serious problems of maintenance of low income areas can be tackled if people are organised and involved. Hence the urgent need for reorientation of agencies involved in low-income housing and slum improvement.

18. This approach endorses the present efforts to introduce Urban Community Development projects. The Task Force noted with great satisfaction that the Ministry of Works and Housing in collaboration with the UNICEF, is supporting such schemes in six cities. The projects provide for community organisers in the employ of public agencies and local bodies to work closely with people in low income areas to organise them for programmes of housing, health, education, sports and mother and child care. The Task Force feels that catalysts or facilitators like the UCD organisers at the slum level can be used to try out a variety of joint action efforts in housing and related fields. This would include land development, house constructions materials banks, maintenance systems and so on.

VI. FUNDING SHELTER FOR THE POOR

19. The Task Force noted that lower income groups have practically no access to institutional finance for housing. Indirect funding is available for the EWS and LIG categories through HUDCO. This funding has certain limitations. HUDCO loans are made available only to housing agencies. These agencies construct the houses. The houses are then allotted to eligible applicants who come within the income limits prescribed. The other sources of institutional finance are the nationalised banks. Concessional interest is available only to members of the Scheduled Castes and Tribes. The project has to be prepared and sponsored by some public agency if it is to be acceptable to the banks. In view of these limitations the off-take of bank finance for housing for the lower income groups has been insignificant. The other source of finance is the Life Insurance Corporation. This money is channelised through the State Governments or apex housing societies to the primary Societies. Members of low income and economically weaker sections have to organise themselves into cooperatives and apply for assistance to the Apex Society. The funds are extremely limited. Very few such societies have come up. The result is that by and large the urban poor depend mainly on their own resources and what can be borrowed in the private market. A recent study of housing in Surat (Gujarat) and Villupuram (Tamil Nadu) by the National Institute of Public Finance and Policy, New Delhi showed that all income groups depend heavily on private borrowings and loans raised against jewellery and such assets.

20. The Task Force strongly felt that major initiatives will be needed on the part of the Central and State Governments in order to mobilise more funds for the housing programme for all income groups and make it easier for people to raise long term loans for house construction through a variety of institutional options. In this connection the Task Force was happy to note that the Ministry of Works & Housing has entrusted a major study to the National Institute of Public Finance & Policy on housing finance in India which may lead to some important recommendations. Meanwhile the Task Force sees an urgent need for institutional arrangements for small home improvement loans to the urban poor through innovative methods of appraisal and disbursal.

21. It is also noted that the urban poor have great need for small amounts of money to repair, re-develop or augment their homes. There is no institutional arrangement for such loans. This is a lacuna that needs to be bridged as soon as possible. For innovative banking in this field to cater to low income groups it will be necessary to devise community based systems.

22. The Task Force also noted the successful functioning of building materials banks in some other countries and felt that this type of arrangement can be introduced in India also. Basically it is an effort to make available new as well as second hand material which is widely used by the urban poor for shelter at cheap rates. This can be done through an appropriate organisation like a cooperative which will work on minimum margins.

VII. A ROLE OF HOUSING COOPERATIVES

23. The Task Force took stock of the role of cooperatives in the housing sector and came to the conclusion that this organisational form can play a much larger role in housing for the urban poor. It was noticed that most of the housing cooperatives are for middle and higher income groups and these cooperatives have taken full advantage of facilities and concessions made available by public agencies, particularly in the matter of land, infrastructure and building materials. There are very few examples of cooperatives of the economically weaker sections. In Delhi, there are practically no housing cooperatives of the lower income groups. Both from the point of view of better efficiency in the construction of houses and equity in the distribution of benefits, societies of low income people deserve to be encouraged. This becomes particularly important in the context of land shortage, urban land ceiling restrictions and failure of public agencies to keep up with the demand for houses. It also assumes importance in the context of increasing criticism of the quality of public housing. This organisational form is also better suited to tackle a number of problems faced by prospective house-owners like long-term finance, construction management, security for loans, provision of services and maintenance of common services/areas.

B. RECOMMENDATIONS

I. SOCIAL HOUSING SCHEMES

24. The Task Force recommends that the budgetary allocations in the Plan should be used by the State Governments exclusively for schemes of land development and provision of infrastructure to facilitate construction of houses by individuals, groups of individuals and appropriate organisations. The Government should regard itself as a facilitator of housing activity rather than a builder of houses.

25. While developing land with infrastructure public agencies should concentrate largely on Sites and Services for the urban poor which would provide a site with basic services to a low income person at a price affordable to him.

(xx)

26. While designing shelter programmes for the poor, public agencies must give overriding priority to water, sanitation and garbage collection in low income areas. It is realized that in Indian conditions the problem is primarily one of a healthy environment and basic services and only secondarily that of formal housing.

27. The Task Force recommends that the limited public funds available for construction of houses would be best utilized through the agency of HUDCO, apart from money channelized to cooperatives and earmarked by the banking system for housing. Apart from this there would be calls on public funds for the support of institutions engaged in mobilizing savings for housing and lending to the general public.

28. One of the serious gaps identified by the Task Force in the efforts to house the poor is the complete absence of facilities for small loans for construction of houses or for repair/renovation/expansion to low income people. The Task Force recommends that innovative and unconventional arrangements would be needed within the general framework of the national banking system to fill this void. The Task Force recommends that the current study commissioned by the Ministry of Works and Housing through the National Institute of Public Finance and Policy should specifically cover these issue of providing affordable finance for shelter in small amounts to the urban poor.

29. These arrangements would include schemes for "materials banks" through which loans could be in kind. Such banks could deal with items like bricks, tiles, sheets, cement, steel, prefabricated components and even discards and surplus materials from industries. Such banks should preferably be in the cooperative/private/voluntary sector since success would depend entirely on efficient turnover, price advantages in wholesale procurement and thin margins in sales.

30. Among the factors in public housing schemes identified by the Task Force as contributing indirectly to inhibiting efforts of the poor to house themselves in the slow pace of land acquisition and disposal and the regressive land pricing policies of some public agencies. The Task Force would therefore urge on public agencies involved in land development the need for rapid release of land in the market and progressive pricing policies, including systems of cross subsidy, which will make land available at reasonable prices.

31. The Task Force strongly recommends that the Ministry of Works and Housing should build up a system to monitor much more effectively the whole housing sector in the country but particularly from the point of view of who benefits from public investments.

II. SLUM IMPROVEMENT

32. The Task Force recognizes slums/squatter settlements as the products of poverty and social injustice. The Task Force would, therefore, recommend against 'slum clearance' as a solution to the problem. The Task Force considers the construction of tenements by public agencies for slum dwellers a misapplication of scarce financial resources. It would, therefore, urge the Government to adopt more cost effective and viable solutions to the problem of slums/squatter settlements.

33. While commending the present approach of environmental improvement of slums in the urban areas the Task Force would recommend that the following features be closely integrated in the programme:—

- (a) Realistic financial norms for the services to be provided with provision for revision of costs periodically.
- (b) Careful preparation of individual projects and estimates.
- (c) Clear and specific responsibility of various agencies involved.
- (d) Full involvement of the local body in the project.
- (e) Firm linkage of the improvement programme with security of tenure and house improvement loans.
- (f) A certain amount of cost recovery.
- (g) An attempt to integrate the physical improvement programme with schemes for pre-schools, nutrition, health, employment and connected activities.
- (h) Full involvement of people in the project through urban community development projects, voluntary agencies and full time community organisers employed by the agencies concerned.
- (i) Workable arrangements for maintenance of assets and services.
- (j) Proper monitoring of the whole project on the basis of services actually provided and functioning and achievement of the objectives mentioned above.

34. The Task Force noted with concern that most of the improvement work so far has taken place in slums on Government land and would urge that the problem of squatters on private land should be tackled on a priority basis.

35. The imperative need to treat some of the metropolitan cities as 'national cities' has been advocated time and again and will, no doubt, be re-emphasized by the relevant Task Force of the Planning Commission. However, from the point of view of slum improvement and housing for the poor, it must be noted that these problems arise precisely for the reason that cities are not able to cope with the burden of certain economic functions that can be justifiably described as 'national'. The Task Force would, therefore, recommend special Central assistance by way of loan and grant to the metropolitan cities to finance infrastructure and services generally and shelter and services to the poor particularly.

36. The Task Force has identified the absence of water supply, disposal of human waste and garbage collection as the three most important factors that endanger the health and well being of people living in slums and at the same time responsible for the increasing public resentment of slum conditions. It would, therefore, strongly urge the implementation of schemes to supply more water to slum areas and a massive programme of pour flush latrines where water borne sewerage is not feasible/affordable in the near future. It would also urge increased measures to collect garbage and service public latrines in the poorer areas of our cities.

37. The Task Force noted with great concern that in spite of policy objectives to improve the conditions of squatters on public land, the Ministries/Departments of the Government of India have failed to take a realistic view of the matter in respect of Central Government Lands squatted upon. A policy decision to permit the State Governments to carry out improvement works for squatters on Government of India lands has been taken in 1978. However, a number of Ministries/Departments have not yet permitted the local agencies to carry out improvements. Very few Ministries/Departments of the Government of India have relinquished their rights over lands which have been under occupation of squatters for many years so that the State Governments can deal with the problem on a permanent basis. The Task Force would urge the Ministries/Departments of the Government of India to take up this matter with a sense of urgency and deal with it in a pragmatic manner.

38. By way of advance action for feasible and viable slum improvement projects, the Task Force would recommend that the State Governments should conduct comprehensive surveys in all cities with a population of over 1 lakh people (to begin with) as per the 1981 census and prepare detailed slum improvement master plans for these cities.

39. If comprehensive slum improvement is to be achieved with the provision of basic amenities over the next 15 years, it is necessary to step up the allocation for slum improvement substantially. The Task Force estimates that a minimum of about Rs. 750 crores should be allocated for this purpose in the Seventh Five Year Plan.

III. URBAN COMMUNITY DEVELOPMENT PROJECTS

40. The Task Force would like to again emphasize the importance of peoples' involvement in shelter projects among the low income groups. Full-time community organisers and voluntary agencies have an important role to play here. However, the best results can only be achieved by the right orientation in the organisations concerned, harmonious rapport between these organisations and the clientele and a broad based approach that regards housing as only one component of a programme for the integrated development of the target community. All this is extremely difficult work. The Task Force strongly recommends the initiation of urban community development projects in all areas where public agencies are to take up slum improvement or housing projects. The Hyderabad model is recommended as a guide. The expenditure on such projects is only a fraction of the massive investments which most public agencies incur on urban development and housing programmes. External financial assistance is therefore not a critical factor, but rather the acceptance of the concept and the approach. The Task Force recommends that local bodies and voluntary agencies should be fully involved in urban community development projects.

IV. COOPERATIVES

41. For reasons stated in the findings, the Task Force strongly recommends that low income people should be encouraged to form cooperatives in order to meet their shelter requirements. The principles underlying the cooperative movement and the experience of democratic and selfreliant functioning have much to commend themselves. However, a positive effort would be needed on the part of the concerned Government Departments to bring about such cooperatives, to give them the assistance they need and to guide their functioning. Such cooperatives are playing an increasingly significant role in metropolitan areas where multi-storeyed housing has become necessary due to scarcity of land.

V. SLUMS AND THE LAW

42. The Task Force recommends a full scale review of slum legislation in the country by the Ministry of Works and Housing. This review should be primarily aimed at re-orientation of the legislation in line with Government's current policy and objectives. The review should specifically address itself to strengthening the legislation to facilitate improvement programmes in squatter settlements, upgradation of slums in built up areas, speedier acquisition of private lands under slums and grant of tenure to residents of improved slums.

43. The Task Force would urge State Governments to make more vigorous use of the existing legislation on slums, particularly in the matter of acquisition of private land under slums on payment of a multiple of the actual rent.

44. The Task Force attaches the greatest importance to security of tenure in shelter programmes for the poor, be they serviced sites, improved slums or formal housing and would urge all concerned agencies to treat this as an integral and indispensable part of such programmes.

45. The Task Force recognizes the progress made in recent years to modify legal standards in order to make legal shelter more affordable to the poor. However, the Task Force feels that much more can be done. While commending the relevant chapter of the National Building Code as a general guide, the Task Force would urge State Governments/ City managements to conduct a realistic review of master plan standards, land use plans and regulations, building bye-laws, infrastructure standards and service standards in order to determine the minimum norms which are compatible with both health and safety as well as the means of the poor. While conducting such a review, city managements may consider exempting whole areas where the poor live from the operation of specific legal measures which may be found to be impractical.

VI. URBAN LAND POLICY

46. The Task Force is aware that substantive recommendations on urban land policy have emerged from the Task Force on "Planning of Urban Development".

47. However, the Task Force is keenly conscious of the nexus between land policy and access of the poor to adequate shelter. This Task Force would, therefore, like to draw attention of the Government to the failure of some of our urban land policies in the past decade resulting in a serious dichotomy between stated objectives of policy and actual achievements. This has affected all classes of people adversely, but particularly the poor who have been driven to illegal squatting, squeezed into crowded conditions or forced to reside long distances from their work spots. The Task Force would, therefore, recommend that in the current review of rent control, urban land ceiling and land acquisition for urban development, the real impact on the lower income groups should be carefully considered.

VII. INSTITUTIONAL MATTERS

48. The Task Force considers a drastic change in the orientation of all public agencies like Housing Boards engaged in shelter an essential pre-requisite to expanding the scope of housing programmes for the poor. The brick and mortar approach is totally unsuited to the problem of masses of shelterless poor, primarily because the procedures and systems entrenched in these organisations coupled with short sighted pricing policies for land cannot, in the best of circumstances, produce houses affordable and suited to low income people. These organisations should concentrate on development of land and infrastructure as recommended in the section dealing with social housing. They should cut down their house construction programmes to the minimum. They should treat housing as a part of an integrated programme for urban development and staff their organisations appropriately to deal with communities of people for whom they aim to develop planned human settlements. The Task Force notes with the greatest concern that so-called planning and development authorities in many cities have quickly deteriorated into house builders, sacrificing partially or wholly their legitimate functions as planners, regulators of development and promoters of critical infrastructure. These are the functions which would shift the focus of public agencies to areas of greatest need like slums and squatter settlements.

49. This reorientation of public agencies can be assisted by inducing the participation of non-governmental agencies in the provision of shelter programmes for the poor. In organising the poor for self-help, be that for construction of low cost houses or delivery of basic environmental or social services, the non-governmental voluntary agencies, either non-profit, professional organisations or small community groups, should be encouraged to play a specific role. Many such agencies and groups with required orientation and skills are capable of playing multiple roles: starting from designing and implementing multi-sectoral projects to managing material banks, to running a small dispensary in an improved slum locality.

50. The provision of affordable finance for shelter in small amounts to the poor has been recommended earlier. The Task Force recommends that organisational arrangements be worked out for encouraging the entry of housing finance agencies like the Housing Development & Finance Corporation into the housing market of the urban poor. This is necessary to augment the efforts for providing funds for housing for the poor which are currently predominantly channelled through formal institutional channels. It is necessary for decentralised institutions to emerge which can deal directly with individuals in providing them with relatively small amounts for house improvements as well as housing construction.

I, REVIEW OF EXISTING POLICIES AND PROGRAMMES AFFECTING SHELTER FOR THE URBAN POOR

Introduction

1.1 One of the earliest efforts in the matter of public housing was the social housing scheme introduced in the First Plan. Starting from 1952, schemes for integrated subsidised housing for Economically Weaker Sections, schemes for Lower Income Groups, Plantation workers, village housing and so on were introduced in the Central sector. Over a period of time all these schemes, excepting the one for plantation workers, have been transferred to the State sector.

1.2 The integrated subsidised housing scheme for industrial workers and Economically Weaker Sections was introduced in 1952 and the upper income limit for eligibility was Rs. 500 per month. The pattern was broadly 50 per cent loan and 50 per cent subsidy. The scheme was meant to provide open developed plots or two-roomed houses. The implementing agencies were State Government, Housing Boards, local bodies, co-operative societies and industrial employers. In the late 70's it was decided to transfer the houses to the occupiers on hire-purchase basis. Up to that time it is estimated that roughly Rs. 125 crores were spent on this programme, most of it for industrial workers, and approximately 2.50 lakh houses were constructed.

1.3 The low income group housing scheme was introduced in 1954. It provided for grant of loan up to Rs. 18,000. The implementing agencies were Governmental and semi-Governmental organisations and cooperatives. Up to the middle of 1981 it was roughly estimated that Rs. 234 crores had been spent and about 4 lakh houses constructed.

1.4 The plantation workers scheme is in pursuance of plantation law which makes it obligatory for planters to provide and maintain housing for their workers. The scheme was introduced in 1956. There is a pattern of loan and subsidy for construction of two-roomed tenements. The present cost ceiling is Rs. 5,000. Roughly 40,000 houses have been constructed under this scheme so far.

1.5 The village housing project was introduced in 1957 and provided for loan to individuals and cooperatives up to a maximum of Rs. 5,000 per house. In the middle of 1981 it was estimated that roughly Rs. 26 crores had been spent by State Government for the construction of approximately 1,00,000 houses.

1.6 Similarly, the middle income housing scheme was introduced in 1959. This also provided for loan to individuals or cooperatives up to a maximum of Rs. 33,000 with a ceiling cost of Rs. 42,000. Loans were to be given to individuals or to various Government or semi-Government agencies. Upto the middle of 1981 it was estimated that Rs. 121 crores had been spent and approximately 50,000 houses were constructed.

1.7 By 1974 all these schemes, except the one for plantation workers, had been transferred to the State Governments. The State Governments have been receiving plan assistance by way of block grants and block loans for all State sector schemes without the assistance being tied to any particular head of development. The State Governments are free to utilise Central assistance for any development sector according to their own requirements and priorities. The monitoring of these schemes by the Ministry of Works and Housing and the Planning Commission slackened since the time they were transferred to the State sector. Various State Governments introduced new schemes and variations of the old schemes with a variety of ceiling costs, patterns of assistance and criteria for select-

ing beneficiaries. Finally in July 1982, the Works and Housing Ministry simplified the monitoring of the housing programmes of the State Governments by soliciting only information categorywise for the three income groups, viz., EWS, LIG and MIG. Due to the variety of patterns followed by the State Governments and different modes of financing various housing agencies even this information as to the number of houses constructed under the three income classifications is not being received.

1.8 It is quite clear that the earlier so-called social housing schemes introduced by the Government of India and implemented by the State Governments were mainly directed towards construction of formal housing by Governmental, semi-Governmental agencies and cooperatives. Amounts provided were meagre and the total number of houses constructed over a period of 30 years is just a miniscule of the country's total effort during the period and a fraction of the requirement. It is also quite clear that even if additional effort had been made and additional allocations approved, the production of housing would have little impact on the total market. It must also be said in retrospect that this was not the best way to apply the limited resources available for housing. Even presently the meagre housing budgets of the State Governments and the Housing Boards are being utilized mainly for this type of urban housing for the middle and low income groups. The money would have gone much further if it had been spent on land development and basic services.

Slum Clearance and Slum Improvement

1.9 The slum clearance scheme was introduced in 1956. This scheme envisaged rehousing of slum families in tenements and also improvement of slum areas. The construction was to be done by Slum Clearance Boards and Housing Boards and the slum dwellers were to be charged nominal rents for the houses. One of the largest programmes was taken up in Madras where approximately 40,000 units were constructed in multi-storied building. Most of the re-housing was done in situ. The costs which were initially in the region of Rs. 3,000 to Rs. 4,000 per unit have finally escalated to approximately Rs. 17,000 at present. The original pattern of financing was 50 per cent loan and 37½ per cent subsidy from the Central Government. The State Governments were to provide the balance. Since the inception of the scheme up to 1969 only Rs. 52 crores were allocated out of which only Rs. 34 crores were actually drawn by the State Governments. From the beginning of the Fourth Plan the scheme was transferred to the State sector. Later, HUDCO finance was made available for this type of housing of slum dwellers.

1.10 The scheme for environmental improvement of slums was formulated as a result of the recognition that the policy of clearance and rehabilitation of slum dwellers had not been successful in the face of growing problems. This scheme was first introduced in the Central sector in April, 1972 and was confined to 20 cities. The amenities to be provided under the scheme were water supply, sewerage, storm water drains, community baths and latrines, widening and paving of lanes and street lights. The per capita cost was fixed at Rs. 120 and raised to Rs. 150 in 1978. Since 1974 the scheme is being operated in the State sector. During the Fifth Plan, the scheme was extended to all cities with a population of 3 lakhs and above. As per the Sixth Plan document, the estimate of the slum population by 1985 is 33.1 million. It was calculated that approximately 6.8 million people had been covered under improvement schemes upto 1979-80. The balance slum population requiring attention was said to be 26.3 million. The Sixth Plan aims at covering 10 million people upto March 1985 and tackling the balance in the next Plan. In the first three years of the Plan approximately Rs. 80 crores have been spent by the State Governments and about 4 million people are said to have been covered by the improvements. There is an outlay of Rs. 151 crores in the Sixth Plan.

1.11 More systematic improvement work in slums is being carried out in the IDA assisted projects in Madras, Calcutta and Kanpur. The type of improvements are more or less the same as those under the Plan scheme. However, the projects are better prepared, implementation is better supervised and the monitoring is of a higher order. In Madras and Kanpur title of the land is also being passed on to the slum dweller. Loans are also being given for home improvement. Additional social amenities like pre-school, creches, community halls are being provided in the World Bank projects. There is conscious effort to link employment with slum improvement in these schemes. Workshops are being provided, wherever possible. In Madras approximately 75,000 households have benefited from the projects. In Kanpur 20,000 families will benefit from the work that is in progress. In Calcutta 1.1 million people have been covered so far.

1.12 It is obvious that the slum tenements programme was doomed to come to a halt sooner or later. With rising costs, poor quality of construction, high costs of maintenance, most State Governments have given up the scheme. Tamil Nadu Government is still constructing some tenements, but with the present unit cost being approximately Rs. 17,000 they are finding it extremely difficult. It is also realised that with limited resources, a much larger number of people can be benefited by slum improvement. The cost of slum improvement in the World Bank projects comes to approximately Rs. 400 per capita. Much of this is recoverable from the beneficiaries. The problems that have been identified in the implementation of this scheme are as follows :—

- (i) Absence of long-term approach to the problem, supported by adequate funds.
- (ii) Lack of adequate administrative arrangements at State/local level.
- (iii) Inadequate budgets.
- (iv) Absence of city-wise data and projects.
- (v) Legal problems in taking up slum improvement in private slums.
- (vi) Problem of maintaining improvements that have been carried out.
- (vii) Problem of coordination with concerned agencies like water supply, electricity, etc.

1.13 It will be seen that the data base for slum population in India is quite weak. The earlier environmental improvement programme was not properly monitored and followed up. Due to poor maintenance some of the assets created have deteriorated and services are not operational. The outlay envisaged in the Sixth Plan is quite inadequate. The work done under the World Bank projects and also some specific schemes like the Hyderabad Urban Community Development project have definitely yielded better results. The concept of linking improvement with security of tenure and assistance in construction of houses has, by and large, succeeded quite well. The problem, therefore, is one of financial resources, better project preparation and implementation, people participation, better monitoring, linking improvement with security of tenure and special funding arrangements for home improvement loans. In the IDA assisted projects home improvement loans are given through the implementing agencies. At some places arrangements have been made for such assistance through nationalised banks. In Hyderabad there is a combination of bank finance and HUDCO loans. There are a variety of possibilities which will have to be explored. But it is important that these programmes are taken up on a large enough scale in order to make an impact. The other related problem is one of maintenance. While the environmental improvement scheme does not envisage cost recovery, this has been provided for in the IDA assisted projects. It is important that at least a portion of the improvement cost is collected from the beneficiaries. This is more feasible when it is linked with security of tenure. Cost of maintaining services has to be necessarily collected from the residents. Either this has to come from property tax, service charges or special levies.

City Improvement Trusts, Housing Boards and Large Scale Land Acquisition

1.14 When the rate of urbanisation was slow and Indian cities were manageable, a number of city improvement trusts came up in the early 30's. These trusts basically catered for middle income type of housing. Lands were purchased at market prices and plotted development was taken up. The trusts also resorted to land re-adjustment methods for achieving proper lay out and financing the scheme. There was an elaborate system of betterment levies by which the municipal bodies collected the development cess as well as a portion of the incremental value of the land over a period of time. In the circumstances then prevailing, these trusts were an adequate response to the demand for planned urban growth and housing. From time to time, there was a certain amount of litigation and in later years, due to escalating costs, the scheme of betterment levy ran into various difficulties. There is not much evidence to show how far the lower income groups benefited from the housing schemes of these trusts. It may, however, be noted that the problem of land acquisition was tackled quite successfully and that house construction was left to the individuals.

1.15 In the early 60's State Housing Boards superseded the improvement trusts. These were statutory bodies set up primarily to promote housing. They resorted to acquisition of land on the periphery of existing housing developments. This acquisition was done under the Land Acquisition Act of 1894. Initially they followed the pattern of the trusts and went in for plotted development, leaving house construction to individuals. There was a reasonable mix of large and small plots and the lower income groups were also catered to. Even in the 60's, urbanisation and migration to the cities had not assumed such unmanageable proportions. Land prices were still under control and building costs were reasonable. There was no serious shortage of materials. The policies of these Housing Boards, by and large, were adequate to the circumstances then prevailing. No profit no loss prices were within the means of a large segment of the middle class. Land was developed quite rapidly and public agencies were able to compete with private agencies/private developers who were quite active in the market.

1.16 However, the record of the Housing Boards was extremely uneven. A number of them had problems in acquiring sufficient land. A large number of Housing Boards were set up in the early 70's. Some of them took considerable time to become operational. Most of them suffered from inadequate resources. From the late 60's Housing Boards took up direct construction of housing in a large way. One of the reasons was increasing scarcity of land and the need for multi-storeyed housing. The other reason was that with a more active economy, people were finding it difficult to construct houses themselves. This was also a period when some of the important materials were scarce and controlled items. While the quality of housing produced by public agencies in the early days was quite competitive, there was rapid deterioration with the increased scale of housing programmes. The increased scale was due to a number of factors, but mainly legislation like the Rent Control Act and the Urban Land Ceiling Act which pushed private developers out of the market and froze private construction to a great extent. Thus, the public agencies acquired a monopolist position in the land market and had to assume the burden of satisfying practically the entire demand for additional housing in India cities. In spite of the availability of land, the expansion of construction capacity and other advantages available to public agencies, the output has been woefully short of the need. The quality of public housing, as is well-known, has touched an all time low. Although all housing boards claim a reasonable mix of housing for higher and lower income groups, costs are way beyond the means of most people earning less than Rs. 600. A critical review of the role of housing boards is needed.

Role of the Housing and Urban Development Corporation

1.17 The HUDCO was set up in 1971 in response to the need of housing agencies in the country for long-term finance. Hitherto the housing boards were depending entirely on Govt. loans and grants and to a certain extent on self-financing. This severely limited their operations and the Govt. of India decided to set up an apex housing finance institution to cater to the needs of housing agencies in the country. The Corporation lends only to housing agencies and not to individuals. It has a graded system of interest ranging from 5 per cent to 13.5 per cent and repayment periods ranging from 10 to 20 years. HUDCO finance is available only for projects which conform to cost ceilings and income categories prescribed by the Govt. Presently the cheapest house is around Rs. 5000 and the upper limit is Rs. 125 lakhs. Squatter upgrading is also financed to an extent of Rs. 2000 per family. 55 per cent of HUDCO's money is earmarked for low income groups and EWS. This has resulted in an annual output of which 85 per cent of the houses go to LIG/EWS. In absolute terms, the achievement of HUDCO has been formidable. It has helped to finance the construction of approximately 1.3 million houses during its 12 years of existence. However, the whole question of affordability is still discussed since it is reported that a few HUDCO houses ultimately go to persons in the higher income groups. HUDCO is constantly evaluating its projects.

Role of Cooperatives

1.18 Although the cooperative movement in housing started in the early part of this century it gained momentum only after Independence. The number of primary societies increased from 5,564 in 1959-60 to 35,000 this year. The total membership increased from 3.22 lakhs to 22 lakhs. These societies are served by 19 Apex Organisations at the State level. By and large, housing cooperatives have been given preferential treatment by Governments and are eligible for a number of concessions. Most of these societies are formed by middle income group people but there are a few LIG societies also. The major source of finance for housing cooperatives is the Life Insurance Corporation. A sum of Rs. 500 crores has been released so far by the LIC for the benefit of housing cooperatives in the country. The HUDCO was also supposed to finance housing cooperatives but the money made available so far has been less than Rs. 2 crores. There is considerable scope for housing cooperatives in our country. This organisational form assumes special significance in a situation where urban land ceiling and other restrictions have constrained private development of housing stock. Additionally, public agencies involved in construction have failed to produce sufficient numbers to meet increasing demands. Public perception of the quality of housing constructed by some of the Governmental agencies is also bleak. The cooperative framework is also ideally suited for cutting costs, better utilization of land and proper arrangements for maintenance. A much bigger role for cooperative housing is possible. Cooperatives of EWS should be actively encouraged. Unfortunately, a variety of problems faced by cooperatives have not really been tackled in an organised manner. Govt./public authorities must pay greater attention to these problems. They include long-term finance, construction management, bridging loans, proper titles to land, apartment ownership legislation, coordination in the provision of services and maintenance of common services/areas.

Plan Objectives and Stated Policy

1.19 The Fifth Plan document (1978-83) reviewed the housing shortage in the country, the investments made in the previous Plans, the strategy followed in the past and arrived at the following objectives :

- (a) Promotion and encouragement of self-help housing.
- (b) Provision of house sites and assistance for housing rural landless labourers.

- (c) Social housing schemes to cater to economically weaker section.
- (d) Augmentation of resources of HUDCO, State Housing Boards, etc. so that they can provide infrastructure for private housing.
- (e) Promotion of research in building technology and, development of low cost building material.

1.20 The estimated housing investment and performance in the 1st four Plans and targets for the Fifth Plan are given in the Annexure. The estimate of private sector investment in housing has always been rather unreliable. It must be noted that this accounts for the bulk of housing proposed to be developed in successive Plans. The figure ranges from Rs. 1000 crores to Rs. 3640 crores in the successive Plans. The Fifth Plan document admits that reliable data on investment in private housing is not available after 1974-75. The Fifth Plan also proposed a substantial step up in the programme of slum improvement and also laid emphasis on the development of small and medium towns.

1.21 The Sixth Plan document (1980-85) again summarised the investments in housing so far. Direct investment through the Plans in the last three decades totalled Rs. 1253 crores. Investments by other public agencies and institutions were calculated to have been Rs. 1800 crores. Investment by the private sector during the same period was estimated to be Rs. 12,740 crores. As we have seen, there is no reliable basis for the figure of private investment in housing. The Plan document also admits that it is difficult to compile adequate statistics on the number of housing units constructed. The Plan document envisages that during the Sixth Plan period the combined public and private sector outlay for housing would be Rs. 12900 crores, Rs. 3500 crores for rural housing and Rs. 9400 crores for urban housing. Such an outlay would yield about 13 million dwelling units in rural areas and 5.7 million units in urban areas. It admits that reliable data is not easily available, but based on estimated gross capital formation in residential buildings private sector investment has been calculated at Rs. 11500 crores. Public sector investment is envisaged to be Rs. 1302 crores. Public sector enterprises and other institutions would account for another Rs. 250-300 crores. As far as housing through the Plan is concerned, the document has calculated that at an average rate of Rs. 3000 per unit and a provision of Rs. 485 crores in the total Plan, the output should be 16.2 lakh units for the EWS. Apart from this, HUDCO would be investing Rs. 600 crores in the Sixth Plan period yielding 6.8 lakh dwelling units and 62,000 developed plots of which 86 per cent would benefit EWS and LIG. The general objectives outlined in the Sixth Plan document laid emphasis on housing in small and medium towns, low cost housing techniques, development of infrastructure to stimulate and support private housing and direct intervention solely for economically weaker sections. The Sixth Plan document notes that Life Insurance Corporation has provided up to March 1977, Rs. 720 crores in the form of loans for various housing programmes.

1.22 It will be seen that in the Fifth Plan and Sixth Plan periods there was a distinct shift of stated Govt. policy in favour of providing basic infrastructure and encouraging private initiative so that the bulk of housing can be constructed by people. There is a clear recognition of the need for large sites and services schemes which will provide serviced sites to the urban poor on which they can construct their own houses. There is greater emphasis on environmental improvement of slums instead of massive re-location. Role of the public sector would be restricted to the improvement of slums, the direct provision of housing to some of the urban poor and encouragement of agencies such as HUDCO which can promote the marshalling of private resources into housing in a constructive manner.

1.23 Unfortunately, monitoring of housing objectives in the Fifth and Sixth Plans has been far from satisfactory. While it has been possible to gather information on physical targets achieved in respect of rural house sites and population covered under slum improvement, very little information is available on serviced sites and housing taken up for the LIG/EWS and completed. Several attempts made to analyse the annual budgets of particular State Governments in order to identify the funds that have gone to housing for the three income categories have not yielded results. No State Govt. has yet been able to give us full information in the new simplified form adopted in July, 1982. While the Plan documents have indicated certain proposed investments both in public and private sectors and the Plans themselves have earmarked certain allocations for public housing, there is practically no information available till now as to the application of these funds and production of housing units. As far as the "bulk of housing" which the private sector is to produce there is no monitoring whatsoever.

Land and Housing Policy in Delhi

1.24 No discussion on the subject of housing, whether for the higher income groups or the low income groups, would be complete without a brief review of housing in Delhi. The Master Plan for the city came into effect from 1st September 1962 and had a time frame of 20 years. The Delhi experiment in land development and housing is unique for the following reasons :—

- (i) It acquired, for several reasons, a monopoly position in the acquisition and ownership of land in Delhi.
- (ii) It turned out to be practically the only housing agency in the city of 6 million people.
- (iii) The programme proposed acquisition of practically all urbanisable land in Delhi for the DDA.
- (iv) The Authority combined in itself functions of planning, land use control, municipal functions, horticultural development, development of social facilities and city centres and house construction.

1.25 Delhi is an interesting case study of urban land policy. Out of 72,000 acres earmarked for acquisition in the Master Plan of 1961—1981, 70,000 acres were notified for acquisition, 45,459 acres were acquired till the end of February 1983. 13,900 acres have been utilised for the residential schemes of the DDA. 7,180 acres have been utilised to resettle squatters of the city in the late Seventies. 11,170 acres have been utilised for industrial, commercial and institutional purposes, 7,110 acres have been developed as parks, forests and other recreational purposes. 2,290 acres are reported to be under unauthorised use and 3,819 acres are reported to be vacant. The average cost of land acquisition for the DDA has been between Rs. 5 and Rs. 10 per sq. yard. The cost of raw land being charged to housing allottees on a gross areas basis is Rs. 62 per sq. metre. The pre-determined rate for residential land which is the cost of land plus the cost of development, ranges from Rs. 260 per sq. metre to Rs. 418 per sq. metre, currently. At the same time, the DDA has auctioned small parcels of land from time to time for commercial purposes and the auction rates in 1981 and 1982 have been as high as Rs. 5,000 to Rs. 6,000 per sq. metre in some cases. The cheapest house which the DDA now produces is priced at approximately Rs. 30,000. A very careful evaluation will have to be done of Delhi experience in large scale land acquisition and disposal as an instrument of planned urban growth with particular reference to the needs of the urban poor before we can reach any definite conclusions.

Integrated Urban Development Programme (IUDP) and Integrated Development of Small and Medium Towns (IDSMT)

1.26 IUDP was introduced in the Fifth Plan period and was meant to support urban development projects of national importance by supplementing the efforts of the State Governments. Initially it was supposed to cover the cities of Delhi, Bombay, Calcutta and Madras. But later it was extended to cover all towns with a population of three lakhs and above and all capital towns of States irrespective of their size. The assistance was towards seed capital for purpose of land acquisition, development and disposal, for urban renewal and redevelopment projects and for provision of urban infrastructure including civic services in critical areas. The State Governments were to prepare integrated plans based on long-term Master Plans. The State Governments were to introduce suitable Town Planning legislation and setup development authorities for implementation of the programme. The State Governments were to adopt rational urban and housing policies and give particular attention to weaker sections. They were to accept and adopt a policy of dispersal of industries and other economic activities from the metropolitan areas to small growth centres. The assistance was available as loan from Central Government at an interest of 5½ per cent to be repaid in 25 years with a moratorium of 5 years. When it was found that most of the money was going for land acquisition and development, revised guidelines were issued in August 1978 envisaging the need for taking up schemes of water supply, sewerage, traffic and transportation, slum improvement, parks and playgrounds and health facilities. The need for appropriate urban land policy was also emphasised. About 32 towns were assisted between 1974-75 and 1978-79. A total of Rs. 136 crores was passed on by the Central Government to the State for a variety of schemes. The IUDP has never been evaluated. Only recently we have requested the Planning Commission to take up evaluation of this project. While there is no doubt that some of the State Governments were able to use the funds for implementing specific schemes of water supply, sewerage and land acquisition and development, it is difficult to identify specific impact on housing with particular reference to urban poor.

1.27 Since 1979 the Government have been implementing the scheme of Integrated Development of Small and Medium Towns. 200 towns with population of less than 1 lakh have been taken up for development. The scheme was to sub-serve development of the rural hinter-land, to strengthen the facilities and services in these towns, so that they could become counter-magnets to the large metropolitan centres. The Central assistance was to be available for land development and housing, transportation and economic activities. Such services as water supply, sewerage, etc. were to be provided under the State sector. Emphasis was to be laid on sites and services projects. During four years of operation of the scheme projects for 200 towns have been approved by the Ministry of Works & Housing and about Rs. 34 crores has been released so far. The pace of progress has been slow and the following difficulties have been identified :—

- (a) Inadequacies in the formulation of projects and failure to take fully into account the local situation and the views of local officers, and this led to modifications or abandonment of some schemes, change of site and delays in starting.
- (b) Organizational problems arising from overlapping responsibility for Town Planning, Urban Development and Municipalities at the State level, problems of coordination of different sector agencies at local level, delays in identifying agencies for execution of schemes.
- (c) Inadequate State budget provision and delays in passing funds to implementing Agencies.

- (d) Administrative delays in the approval of estimates and tenders, absence of adequate powers with local authorities to execute schemes, lack of technical staff at local levels.
- (e) Problems of execution such as delays in land acquisition, shortage of materials, coordination between sectoral agencies, change of site etc.
- (f) Absence of effective institutional arrangements for monitoring and coordination at State and Local level.

ANNEX 1-1

ESTIMATED HOUSING INVESTMENT AND PROGRESS

A. INVESTMENT

(Rs. crores)

Sl. No.	Scheme	First Plan	Second Plan	Third Plan	Three Annual Plans (1966-69)	Fourth Plan	1974-78
0	1	2	3	4	5	6	7
1	Plan expenditure on housing	48	80	110	80	141*	494
2	Total expenditure on Public housing (including 1 above)	250	300	425	250	625	795
3	Private sector	900	1000	1125	900	2175	3640*

*Estimated investment given in the Draft Five Year Plan (1974-79).

PHYSICAL ACHIEVEMENT

Sl. No.	Scheme	First Plan	Second Plan	Third Plan & Three Annual Plans	Fourth Plan	Fifth Plan 1974-76
0	1	2	3	4	5	6
		(Number of houses/tenements)				
1	Subsidised industrial housing	43834	56166	65623	16343	1742
2	Low Income Group	3930	49070	82196	36581	71843
3	Middle Income Group		500	18540	9326	14132
4	Village Housing Projects		3000	40492	17555	4792
5	Slum Clearance & Rehousing		18000	51556	14073	31851
6	Rental Housing		735	17300	2439	4328
7	Plantation Labour Housing		300	1314	3135	4866
8	Rural House Sites (in lakhs)				5.00	68.00

Note : The coverage is in respect of schemes started during 1955-60. They do not, therefore, cover certain new schemes like 'one-lakh housing scheme' and 'people's housing scheme' started recently in certain States.

II. EXISTING SITUATION OF SLUMS : MAGNITUDE OF THE PROBLEM

Introduction

2.1 The existence of slums is essentially a problem of poverty. To the extent that the potential for economic growth of the country is limited over the next decade or two it may be expected that slums will continue to exist in our cities. Moreover, the growth in urbanisation that is expected in the foreseeable future means that there will be a continuing growth in settlements and neighbourhoods having people with low income. One of the key challenges for urban policy over the next couple of decades will be a search for means to provide for the possibility of giving access to the poor to adequate shelter. If it is not possible to provide everyone with housing of a high standard it should at least be possible to make provision for a healthy environment in areas which are normally called slums.

2.2 In order to achieve this it is first necessary to gain some appreciation of the magnitude of the problem as it exists today. Only if a realistic appreciation is made of this magnitude it is possible to design programmes which benefit a significant proportion of people who are slum dwellers—as distinguished from programmes which merely go to benefit a small number as is often the case.

An attempt is made here to arrive at estimates of the implied financial costs for universal slum improvement on the basis of estimates of the existing slum population in the country. This involves :

- (i) A review of the existing data sources and an examination of their reliability.
- (ii) An estimation of slum population currently living in slums.
- (iii) Disaggregation of the above estimate to various levels : by State, for Metropolitan cities and other size classes of cities and towns, for a bench-mark year.
- (iv) Projection of slum population over the fifteen year period.
- (v) Assessment of slum population covered under the slum improvement programme.
- (vi) On the basis of the above, estimation of the costs of slum improvement over the next 15 years.

2.3 In covering the above issues an attempt has also been made to provide a brief description of the prevailing slum conditions in the country, in order to give some understanding of the problems involved.

Definition of Slum

Slum Areas Legislation

2.4 The term "Slum" is generally used in a loose sense designating areas which are seen to be over-crowded, dilapidated, faultily laid out and lacking in essential services. To some extent, it is a comparative concept which designates certain areas as slums which are seen as much worse in living conditions than some societal norm. Hence, an area designated as a slum in the United States would not necessarily be classified as such in India. For Planning as well as for legal purposes, however, it is necessary to have a well defined legal definition. This was originally done in India in the Central "Slum Areas (Improvement and Clearance) Act, 1956" which has, since then, been emulated by 11 States.

2.5 In legal terms, Section 3 of the "Slum Areas Act 1956" defines slums as areas where buildings :

- (a) are in any respect unfit for human habitation ;
- b) are by reason of dilapidation, overcrowding, faulty arrangements and design of such buildings, narrowness or faulty arrangement of streets, lack of ventilation, light or sanitation facilities, or any combination of these factors, are detrimental to safety, health or morals".

2.6 In determining whether a building is unfit for human habitation for purpose of this Act, regard shall be had to its condition in respect of the following matters, that is to say—

- (a) Repair; (b) Stability; (c) Freedom from damp;
- (d) Natural light and air; (e) Water supply;
- (f) Drainage and Sanitary conveniences;
- (g) Facilities for storage, preparation and cooking of food and for the disposal of waste water.

2.7 Any building therefore is deemed to be unfit if it is defective in one or more of the said matters that it is not reasonably suitable for occupation in that condition.

2.8 Section 3 of the Slum Areas Act 1956, therefore can be divided into two parts (a) it defines the expression "Slum Areas" as well as (b) it lays down tests for the declaration of "Slum Areas". Further, the "Act" provides that while defining an area as slum area on the basis of the above criteria, every building in that area need not be unfit for human habitation or that human habitation in every building in such area should be detrimental to the safety, health or morals of the dwellers.

2.9 The above legal definition places emphasis only on physical aspects of slums. It refers to the inadequacy of shelter in terms of its structural quality, hygienic condition, availability of basic services and the quality of its environment. It includes both old, dilapidated, overcrowded, insanitary authorised buildings as well as unauthorised hutments. However, it does not make any mention of the ownership of the land or the legality or the illegality of structures.

2.10 In enacting slum areas Acts different States have made minor additions to the definition of slum areas. A common addition to the definition given above related to any area being a source of danger to public health. For example, the Andhra Pradesh Slum Improvement (Acquisition of Land) Act, 1956, provides :

"Where the Government are satisfied that any area is or may be a source of danger to the public health, safety or convenience of its neighbourhood by reason of the area being low lying, insanitary, squalid, or otherwise, they may by notification in the Andhra Pradesh Gazette declare such area to be a slum area."

2.11 Similar provisions exist in the Slum Areas Acts enacted in Madhya Pradesh (1956), Mysore (now Karnataka, 1958, 1960, 1973). The Slum Areas Acts of Assam, Punjab, Uttar Pradesh, Tamil Nadu, Maharashtra and Gujarat essentially follow the Central Act for the definition of slum areas.

2.12 The definition of slum areas as enacted in these slum areas legislations is quite broad and may be interpreted to be somewhat unrealistic in the context of the prevailing

living and housing conditions in the country. The legal definition is based on a combination of structural and environmental conditions which may be considered to be of too high a standard given the low incomes and consequent low living conditions in India. A liberal application of these laws can, therefore, result in too wide a coverage of areas defined as slums which may otherwise be areas adequate for human habitation. An example of such an application is the case of the Walled City of Delhi, Shahjahanabad, the whole of which has been declared as a slum. It is clear that many areas in the Walled City have a relatively high quality of essential services like water, sanitation and sewerage. But it is highly congested and has a large proportion of dilapidated buildings, and has therefore been classified as a "Declared Slum" in its entirety. This is merely given as an example to illustrate the problems inherent in the estimation of population living in slum areas. It is for this reason that no firm estimates exist for slum population in the country. One alternative is to merely take the population in areas legally declared as slums. Although this would inevitably include areas which are relatively well served with essential services, it is likely to be an underestimate since some of the newer squatter and other low income areas may not have been declared as slums yet. We have, therefore, attempted to use a diverse set of sources using somewhat different definitions to arrive at a judgemental estimate of slum population which is broadly consistent with the various estimates.

The Content of Slum Legislation

2.13 The First Slum Legislation was introduced in the country in 1956 with the coming into being of the Central Act "The Slum Areas (Improvement and Clearance) Act No. 96 of 1956". Originally enacted for Delhi, the Act applies to Delhi and other Union Territories in the country. Among the States, only the State of Himachal Pradesh has adopted this Act by amending its Preamble in 1971. The main object of the Central "Slum Areas Act" is to provide for the improvement and clearance of the slum areas and for the protection of tenants in such areas from eviction.

2.14 The Act is a special Statute for a special object and purpose for indefinite duration. The main object behind the legislation is to wipe off the evil of slums by improving and clearing them either singly or collectively. The legislation is intended to protect the weaker sections in the transitional period so long as slum last. The Act overrides other enactments in force and puts additional restrictions on certain rights.

2.15 The Act empowers the Government (i) to ask the owners of slums to provide necessary amenities failing which to undertake itself the provision of amenities to slum dwellers and to realise the cost thereof from the owners, (ii) to order the owners to repair the slums and to take other measures that may be essential for the convenience of the Slum dwellers, and (iii) to acquire slum areas; the land on which slums had been built and are standing.

2.16 The 'Act' also provides for some compensation (with variation in different State Acts) to be given to the owners of slums in the event of their properties being completely acquired. The Central 'Act' provides for the payment of 60 times the monthly rent by way of compensation for the acquisition of slum areas.

2.17 The Act also provides for the demolition of the building in the event repairs (minor or major) are not sufficient to make them reasonably habitable for slum dwellers. It authorises the Government to declare any slum area to be a clearance envisaging the demolition of buildings in the event these are found unfit for human habitation or dangerous or injurious to health; and to undertake the redevelopment of the said area in the public interest or to permit the owners of the slums to undertake such redevelopment in accordance with the approved plans.

2.18 Similar to the Slum Areas (Improvement and Clearance) Act, No. 96 of 1956, passed by the Parliament, many States in the country opted for and passed their own "Acts" to deal with the problem of Slums. So far 11 States have enacted slum legislation. Mostly, the "Slum Areas Acts" passed by the States are based on the Central "Slum Areas" Act but with minor modifications in respect of the quantum of Compensation to be paid. The important State 'Slum Acts' are as follows :

- (1) The Andhra Pradesh Slum Improvement (Acquisition of Land) Act of 1956.
- (2) The Madhya Pradesh Slum Improvement (Acquisition of Land) Act, 1956.
- (3) The Mysore Slum Areas (Improvement and Clearance) Act, 1958 followed by the Mysore Slum Areas (Improvement and Clearance) Amendment Act, 1960 and superseded by the Mysore Slum Areas (Improvement and Clearance) Act, 1973.
- (4) The Assam Slum Areas (Improvement and Clearance) Act, 1959 (Assam Act No. XII of 1961).
- (5) The Punjab Slum Areas (Improvement and Clearance) Act, 1961 (No. 24 of 1961).
- (6) The Uttar Pradesh Slum Areas (Improvement and Clearance) Act (No. XVII of 1962).
- (7) The Tamil Nadu Slum Areas (Improvement and Clearance) Act, 1971.
- (8) The Maharashtra Slum Areas (Improvement and Clearance and Redevelopment) Act of 1971; it was followed by the Maharashtra Slum Improvement Board Act of 1978.
- (9) The Gujarat Slum Areas (Improvement, Clearance and Redevelopment) Act of 1973.
- (10) The West Bengal Slum Areas (Improvement and Clearance) Act, 1972.

Estimating the Magnitude of Slum Population

Present Status of Data

2.19 Any attempt to estimate the magnitude of the existing slum population in the country, with its disaggregation at the various levels, is beset with two major problems, namely, (a) the non-availability of reliable and comprehensive data in respect of slum population and (b) the conceptual difficulties arising from the adoption of varying definitions of "Slum Area" as used in the slum legislations and the various censuses/surveys and other such relevant literature which form the basis of such estimates.

2.20 It will be, however, worthwhile to have an overview of the present status of data on slum population available in the country. In the first instance it may be mentioned that the literature surveyed for obtaining various estimates of slum population is in no way exhaustive, but efforts have been made to reach to as many sources as possible particularly those reports which are based on systematically conducted surveys and censuses of slum areas.

2.21 The data base of slum population in the country is quite weak notwithstanding the fact that a good deal of attention came to be focussed on the need to improve the conditions in slums. There is no systematic time series data available on slum population on a country wide scale. It was only after the release of the findings of a nation-wide sample survey of slums, conducted by the National Sample Survey Organisation (NSSO) in 1976-77, and published in 1980, that a tentative, though restricted, estimate of slum population

of Class I cities (cities with population over 100,000 in the 1971 Census) in the country became available. Another set of data on slum population, released in 1981, related to the estimate computed by the National Building Organisation. Prior to these sources whatever information was available on slum population, was highly sporadic. Most of the estimates available were the result of a series of ad-hoc surveys carried out in some of the big cities whereas other estimates available were conjectural in nature as these were based on the assumption of the Working Group on Slums (set up by the Planning Commission in 1972) that 20 per cent of the urban population in the country constitutes slum population. In most of the cases it has been observed that the State Governments and the local bodies have based their estimates of slum population on the working group's assumption while undertaking various schemes of slum clearance/slum improvement.

2.22 The following is a review of the existing sources of data :

(i) "*Sarvekshana*" (NSSO)—1980¹

The NSSO estimates of slum population are based on a nation wide sample survey on "Economic Condition of Slum Dwellers in Cities" conducted by the NSSO in its 31st round covering a period of one year i.e., from July 1976 to June 1977. The Survey was restricted to all the Class I cities in India and two Class II cities of Shillong and Pondicherry. The survey covered only the "City Proper" and not the "urban agglomeration" for all the Class I cities in the country. Further, in eight of the nine metropolitan cities (with population of one million and above in 1971), the survey was restricted to "Declared Slums" only. In the case of the other 142 Class I cities the survey covered both "Declared Slums" notified and "Undeclared Slums" which were assessed as slums during the first three months of the survey. "Declared slums" with adequate sanitary and water facilities were excluded from the purview of the survey. For purpose of identification, an undeclared slum has been defined as "an area/unit having 25 or more kachha structures mostly of temporary nature or 50 or more households residing mostly in kachha structures, huddled together or inhabited by persons with practically no private latrine and inadequate public latrine and water facilities". The survey covered 1321 "Declared Slums" and 3320 "Undeclared Slums" in 142 Class I cities having 1971 census population of less than one million and 5626 "Declared Slums" in Eight Big Cities with 1971 census population of one million plus. All the undeclared slums in the metropolitan cities have been kept out of the survey coverage². Slum population has been estimated on the basis of house listing in "Sample Slums".

(ii) *Housing Statistics : National Buildings Organisation*

Under this source, estimates are available for slum population at the national, and metropolitan city levels, the former disaggregated according to population size classes of cities/towns for the year 1981 which also include cities in the population size class below one lakh. The estimates are the result not of any survey of slums conducted by the NBO but are based on the data on slum population supplied by the various State governments/local bodies to the Central Ministry of Works and Housing under the scheme of Environmental Improvement of Slums as well as on the estimates of Slum population published in various reports, etc. These estimates have been worked out by assuming certain

1. SARVEKSHANA—Journal of the National Sample Survey Organisation, Vol. III, No. 4, April, 1980.

2. For purpose of presentation of data all the Class I cities in a State/Union Territory have been grouped into the following three categories.

Group A : Includes cities of Shillong and Pondicherry and other Class I cities with a 1971 Census population 1 lakh—3 lakhs.

Group B : Includes Class I cities with 1971 Census population 3 lakhs—1 million.

Group C : Includes Class I cities with 1971 Census population of one million plus.

growth rates of slum population for each size class of towns and cities on the basis of growth rates of slum population available for a few cities in each size class at two points of time. The slum population has then been worked out for the year 1981 taking the 1971 population as base. The estimates, though comprehensive, suffer from some limitations in their degree of accuracy and the conceptual absence of "definition of slums".

(iii) *Town and Country Planning Organisation :*

This source provides information in respect of Slum Population for selected States in the country. The data (on slum population) are supplied for the purpose of monitoring of the 20-Point Programme to the Town and Country Planning Organisation, Government of India, Ministry of Works and Housing under the Scheme of "Environmental Improvement of Slums", and the data relate to "identified slums" only in towns covered under the EIS Scheme. There is therefore some overlap between the N.B.O. estimates and these estimates. The difference, however, is that the N.B.O. has extrapolated the reported data as explained above taking account of other sources while the T.C.P.O. estimates are based directly on the slum population figures supplied by the States and Union Territories under the 20-Point Programme.

Like other sources this set of data is also not free from drawbacks. These could be referred to :

- (i) it is not always clear which year the data relates to ;
- (ii) data are available only for those towns which have been covered under EIS Scheme and not for all the towns in the State. Hence, the coverage is partial;
- (iii) The basis of estimates as provided by the State governments is not known.

However, care has been taken to give the required weightage to the population of the towns covered under the scheme. The criterion used is that the population of the Covered Cities/Towns in a State should form a substantial proportion of the total urban population of the respective State. On an average about 60 per cent of the urban population in the selected States has been covered under the scheme.

(iv) *Other Sources : Ad hoc Reports.*

Another set of data available on size of slum population includes the various survey reports, Censuses and other such literature (an exhaustive list is appended along with table 9 in the appendix). Most of the Surveys/Censuses relate to a few metropolitan cities and towns and were conducted by the respective State governments or local bodies at different points of time. Some of the estimates are based on the findings of special committees/steering groups especially appointed for the purpose.

2.23 More often than not, the efforts made through surveys, etc. to estimate the slum population, as has been explained earlier, have been piecemeal and covered only the local areas as and when any scheme for slum clearance/improvement was undertaken in a city. Some of these studies were "research studies" with a wider perspective of studying the various socio-economic aspects of slums. The data available from these sources nevertheless offer different estimates of metropolitan slum population at different points of time which have been found useful in drawing up a perspective of slum population for the later years.

2.24 The different estimates of slum population have one broad limitation : their partial coverage of slum population of the city/town to which these relate. In many cases the data relate only to "City Proper" or the Municipal limits of a city leaving aside a sizeable slum population living in the "outgrowth". While in others a large bulk of slum dwellers have not been covered for reason of conceptual limitation, arising mainly from adopting a

certain definition (not necessarily the definition(s) enshrined in various slum legislations) of slum area or by using a criteria to include or exclude certain slum areas from the purview of the study. For instance, the NSSO study covered only the "City Proper" and from among the slum areas, it considered only a part of the total number of "declared slums" since many of them were deemed to have been upgraded. On the other hand in a study of Ahmedabad the definition of slum adopted referred only to "Kachha hutments" and excluded the pacca "Chawls"; yet in another study it is just the converse.

2.25 Although each of the available sources have deficiencies of the kind described above, it is clear that they are quite useful in arriving at a base for working out the existing magnitude of slum population for planning purpose. Naturally, in each case, much more detailed estimates would have to be made at the local level for the design of projects to improve the conditions in the existing slums.

Existing Estimates of Slum Population

Sixth Plan Estimates

2.26 The estimates of slum population in the Sixth Five Year Plan are based on the assumption of the Working Group (set up by the Planning Commission) that of the total urban population, nearly a fifth is estimated to constitute the slum population. The Plan thus has estimated that by 1985 about 33.1 million people would be living in Slums in the country.

N.B.O. Estimates

2.27 Table 2.1 lists the estimated slum population by the size class of urban agglomerations. According to NBO estimates, in 1981 nearly 19 (18.75) per cent of India's Urban Population resided in slums. In absolute terms the slum population was of the order of 29.8 million. A break up of slum population according to different size classes of urban agglomeration indicates a major concentration of this population in Million Plus Cities. The percentage in big cities was almost 31 percent. In all about 12.9 million people were living in slums in 12 metropolitan cities which constituted 43 per cent of the country's total slum population. This is followed by Cities in size class 3 lakhs—1 million. In these cities almost a fifth (19.56 per cent) of their population resided in slums. Likewise in the next category of class I cities (1 lakh—3 lakhs) a comparable percentage (18.12 per cent) of urban population constituted slum population. In general, large sized cities indicate a higher percentage of slum population. In all the Class I cities, taken together, more than three-fourths (77 per cent) of country's total slum population was concentrated in these cities. On an average almost a fourth (24 per cent) of Class I cities total population constituted slum population as against about 11 per cent of the total population of cities below 1 lakh population. Further, of the total slum population in class I cities, almost 56 per cent resided in Metropolitan Cities.

NSSO Estimates

2.28 Before any detailed description is attempted of the NSSO estimates it will be pertinent to recall the various limitations which these data suffer from. In the first instance the NSSO data relate to class I cities covering only the "City Proper"; only declared slums in metropolitan cities, and declared and undeclared slums in other class I cities. Considering these limitations the estimates of slum population for these cities are bound to be on the lower side. It may also be mentioned that because of the varying criterion used for the selection of slum areas, the figures of slum population for different categories of class I cities (based on size class of urban agglomeration) are not additive. Although the reference

period of the survey was 1976-77, the percentages of slum population to total population in each size class of urban agglomeration have been worked out on the basis of 1971 Census population.

2.29 Table 2.2 lists the estimated slum population by size class of urban agglomerations which shows that, according to the N.S.S., about 3.5 million people resided in slums in the eight metropolitan cities in 1976-77. This constituted about 17 per cent of the total 1971 population in these cities. There are two reasons why this may be considered an under-estimate of the actual slum population in these cities. First, as mentioned, the survey covered only the city proper and not the urban agglomeration. In the larger cities, the "city proper" often constitutes only a small part of the urban agglomeration. Second, only declared slums were taken and the improved slums were excluded. Hence the figure of 17 per cent can be taken to be a firm lower limit of the estimated slum population in these cities. For the remaining 142 Class I cities, the magnitude of slum population was of the order of about 5 million accounting for about 16 per cent of the total population of these cities. A perusal of these figures in this Table also reveals that cities falling under size class 3 lakhs—1 million had a higher percentage (18 per cent) of slum population in relation to their total population as compared to the rest of the Class I cities.

2.30 These figures are consistent with the N.B.O. estimates except for the metropolitan cities where the underestimation is quite understandable for the reasons given above. It should be noted that the error caused by taking only the city proper instead of the urban agglomeration as a whole is not likely to be large for most of the non-metropolitan cities.

2.31 Table 2.4 gives a Statewise distribution of slum population in the selected States of India, disaggregated according to the size class of urban agglomerations. Table 4 gives a composite picture of slum population for the Class I cities other than the metropolitan cities. A perusal of the Table 2.4 indicates that Maharashtra State had the larger proportion of slum dwellers residing in the State, the concentration of slum dwellers being large in cities belonging to size class 3 lakhs—1 million. This is followed by the State of Andhra Pradesh which had almost an equivalent percentage of slum population as that of in the State of Maharashtra but with a far larger percentage (about 50 per cent) of slum population in cities having 1971 population 3 lakhs—1 million. West Bengal ranked third in order and had almost a fourth of its population in Class I cities as slum population followed by Union Territory of Delhi and the States of Punjab, Gujarat, etc. States having comparatively lower percentage of slum population included Assam, Bihar, Haryana, Karnataka, Kerala, Rajasthan, Uttar Pradesh. The larger concentration of slum population in cities with population 3 lakhs—1 million again strengthen the fact that large sized cities have a higher percentage of slum population.

TCPO Estimates

2.32 These estimates are based on figures of identified slum population in cities/towns which have been covered under the Scheme "Environmental Improvement of Slums" operating in States/union territories in the country. Since data were available for only a limited number of cities and towns covered so far (under this Scheme, care has been taken to accord due weightage to the relative share of "identified population" (of the cities/towns identified under the scheme) in the 1981 total urban population of the respective State at the time of working out the proportion of slum population in each State. In the event this percentage is found to be high (say 50 per cent or more) it has been presumed that the population of the "identified towns" have a wider coverage of large cities which, it is further assumed, have a higher percentage of slum population.

2.33 Hence, in such cases the population of the identified towns/cities has been considered as representative of the States' total urban population and as such it has been used to

form the basis for working out the percentage of slum population in the State. The percentage of slum population has been worked out on the basis of 1981 census urban population of the state under study. Table 2.7 gives estimates of identified slum population of the selected States in India. According to the T.C.P.O. data almost 28 per cent of urban population of the selected States was residing in slums. West Bengal and Bihar had the highest percentage of slum dwellers (37 per cent) followed by Andhra Pradesh (35 per cent), Uttar Pradesh (33 per cent), Maharashtra and Orissa (30 per cent). States with a lower percentage of slum population were Punjab (28 per cent), Rajasthan (23 per cent), Assam (18 per cent), Gujarat (16 per cent), Haryana (15 per cent), Karnataka (9 per cent) and Kerala (7 per cent).

Task Force Estimate of Slum Population

2.34 As discussed earlier, the task of estimating the slum population in the country is beset with difficulties inherent in the data sources available which have been discussed above. Nevertheless, it is possible to use these data to arrive at approximate estimates which are broadly consistent with the indications given by these data sources. Hence an attempt has been made to work out estimates of slum population by using the information available from the different sources discussed :

- (i) National Sample Survey (NSS)
- (ii) National Buildings Organisation (NBO)
- (iii) Town and Country Planning Organisation (TCPO)
- (iv) Data available from different survey reports, etc. on slums—mainly for the metropolitan cities.

Estimates of slum population have been worked out for the following levels, viz.,

- (a) National level
- (b) State level
- (c) Metropolitan City level, and
- (d) Other size Classes of Cities/Towns level.

2.35 The method used for such an estimation include the following steps :

- (i) In order to achieve a fairly good degree of accuracy the entire urban population in a State was distributed into different size classes of cities/towns on the basis of 1981 census population in the following order.
 - (a) cities/towns with population of below 100,000;
 - (b) cities having population between 100,000 but below one million (all Class I cities excluding metropolitan cities);
 - (c) cities with population of one million and above.
- (ii) Two sets of estimates have been prepared in order to indicate the possible range in the estimated magnitudes—given the imprecision in the data sources. There is thus a high estimate and low estimate. This was done by examining all the available sources of data and other information available in each State.
- (iii) Having assumed the “Probable Percentage”, of slum population for the three size classes of cities/towns in each State, slum population has been worked out on the basis of the ‘assumed percentages’ by using 1981 Census population for each size classes in the selected States/union territories in the country. The States/union territories for which data were not available have not been considered. These include Himachal Pradesh, Jammu & Kashmir, Manipur,

Meghalaya, Mizoram, Arunachal Pradesh and Nagaland. Only two union territories have been considered, namely Delhi and Chandigarh.

2.36 Table 2.11 gives detailed estimates of slum population in the country for the year 1981 at the following levels : (i) Country Level, (ii) State Level, (iii) Metropolitan City Level, (iv) Other size classes of cities/town level, comprising cities/town having population below one lakh and those with population one lakh but below one million.

Slum Population at the Country Level

2.37 According to the Task Force estimates the slum population in the country (selected States and union territories) as of 1981 was of the order of about 32 million based on low estimates, and about 40 million on the higher side of the estimates. This population constituted one fifth (20 per cent) and one fourth (26 per cent) respectively of the total urban population in the country (of selected States/union territories). Further, the figures of slum population showed a preponderance of slum dwellers in the 12 metropolitan cities, which had almost a third of their population residing in slum areas. Based on the higher side of the estimates, about 40 per cent of the total population of these cities lived in slums. The share of metropolitan cities in country's total slum population was about 40 per cent. Next come the Class I cities (other than Metro Cities) which had in absolute terms a population of 9 to 13 million accounting for 18 to 25 per cent of their total population. The share of slum population in this size class in the total slum population in the country was 29 to 31 per cent.

2.38 In the next category of cities/towns (below 1 lakh) about 9 million people were living in slums, constituting 15 per cent of their total population on the lower side while higher estimate was of the order of about 12 million, accounting for 20 per cent of the total population of cities below one lakh. These cities shared 29 per cent of the total slum population in the country in 1981.

2.39 The Task Force estimate of slum population compares well with that of NBO. Considering all classes of cities/towns the Task Force low estimate is in the neighbourhood of the NBO estimate which placed the slum population at 29.89 million (18.75 per cent) as against the task force estimate of 32 million (about 20 per cent). But when these are compared with the high estimates of the Task Force, the latter far exceeds the estimates of NBO, the high estimate of slum population being about 40 million, constituting about a little over 25 per cent of the total urban population in the country. Similar is the position with other size classes of cities/towns.

State-wise Position

2.40 Among the States, Maharashtra emerges with the highest slum population, the low estimate being about 6.62 million people, constituting about 30 per cent of its total urban population while the high estimate is about 7.7 million, accounting for about 35 per cent of the urban population of the State. Reasons for such a high proportion of slum population are not difficult to seek. The State is the most urbanised State in the country having a fairly high degree of industrialisation. The State share of slum population in the total country's slum population was 19 per cent.

2.41 Next comes the State of West Bengal which had about 4.19 million (on the low side) and about 4.91 million (on the high side) slum dwellers, accounting for 29 per cent and 34 per cent of the total urban population in the State.

2.42 This is followed by the State of Andhra Pradesh having a fairly large population of slum dwellers. On the higher side of estimate the State had a slum population of 4.21 million forming a little less than one third of its urban population. Other States having a fairly large number of slum dwellers included Uttar Pradesh, Tamil Nadu, Bihar, Gujarat, while those which accounted for a smaller share were Assam, Karnataka, Kerala, Orissa and Rajasthan.

Estimates for Metropolitan Cities

2.43 In addition to the NSSO and NBO estimates, various special surveys, studies, etc. have been carried out at different points of time in order to estimate the slum population in the metropolitan cities. (The annex to Table 2.9 lists these sources in detail). These sources have been used to estimate the existing magnitude of slum population in the 12 metropolitan cities in the country and are based on the 1981 census population data.

2.44 Table 2.12 gives estimates of the slum population in million plus cities on the basis of high and low estimates (as before) of percentage slum population applied to the 1981 census population. The low estimate of metropolitan slum population comes to about 33 per cent of total metropolitan population in 1981. The high estimate comes to about 38 per cent. In absolute terms the estimates therefore range from about 14 million to about 16 million slum dwellers in 1981.

2.45 Some comments on individual cities are in order. Almost three quarters of the total slum population in the 12 metropolitan cities resides in the 4 largest cities: Calcutta, Bombay, Delhi and Madras. Bombay has the largest slum population while that of Calcutta is somewhat low because of the widespread Bustee Improvement Programme. In the case of Delhi, the number is inflated somewhat because the whole of the walled city of old Delhi is a declared slum, as remarked earlier. Moreover, the estimate also includes a large number of clusters of squatter settlements, unauthorised colonies and urbanised villages in addition to the traditional slum areas. Among the other cities, Lucknow and Kanpur also had a high proportion of slum population ranging between 35 to 45 per cent of total population. The other cities seem to have comparatively lower proportion of slum population.

Conditions in Slums

2.46 Having assessed the magnitude of the slum population at various level, it will be useful to get an overview of the prevailing conditions in slum areas in the country. The analysis of the existing conditions in slum areas is based on the findings of the "Sample Survey" conducted by the NSSO in the year 1976-77.

2.47 One of the important indicators of overcrowding is the density of population. In general, the density of population in a slum area is much higher than the average density of the city. This is evident from the data analysed in Table 13 which gives figures for density of slum population and average size of slum households in Class I cities. Apart from the density of slum population being higher in slum area a wide inter-city variation in density of slum population and the average size of household is found among the different size classes of Class I cities under study. In between, cities (other than the metropolitan cities) in the size class of population 1 lakh—3 lakhs had more densely populated slums as compared to the cities in the next category (3 lakhs—1 million). As for metropolitan cities the differential in the respective densities of these cities was marked by a big margin. As against the over-all density of 97 persons per acre (for these eight metropolitan cities) city of Kanpur had the highest density of slum population with 484 persons per acre, followed by Delhi and Hyderabad 255 and 210 respectively. But in the case of the metropolis of Bombay there seems to be some inaccuracy in the density figures, which has been given as

40 persons per acre which is apparently much lower than not only the average density of population of the city of Bombay but also to that of in smaller metropolitan cities. This looks incongruous in the light of the fact that the Metropolis of Bombay has by far the largest slum population of all the cities in the country.

Other Major Characteristics

2.48 An attempt is made to analyse some of the major characteristics of slums in the country in order to have an insight into tenurial pattern, rental structure, type of structure (Kaccha/Pucca) provision of the most critical minimum amenity like latrine (an indication of the sanitary condition) and the ownership pattern. All of this information is based on the National Sample Survey.

2.49 An analysis of the tenurial pattern of slum areas reveals a higher percentage of slum dwellers residing in rented houses. This percentage is higher in the large sized cities. The average monthly rent paid varied between Rs. 15 and Rs. 18 with a rent slightly lower in the eight large cities (when compared to cities with population 3 lakhs—1 million). Such a variation in rent has much to do with the quality of dwelling unit. A perusal of housing stock in slums shows that a very large percentage of slum population lived in Kaccha and semi-pucca dwellings. On the other hand the number of slum dwellers living in houses with pucca roof and wall was larger in the bigger cities. This corroborates the poor quality of housing stock in slums. For instance almost three-fourth of the slum dwellers in Hyderabad lived in dwellings where floor material is that of mud; also 57 per cent of the dwellings had mud walls; nearly one fourth had thatched roof. With the exception of Bangalore and Ahmedabad (where the conditions were found slightly better) similar conditions prevailed in all other big cities.

2.50 A pre-requisite of satisfactory sanitary conditions is the existence of latrine in good measure. The provision of latrine facility in slums was found to be highly unsatisfactory. As many as 90 per cent of the households in slums had no access to separate latrine for their exclusive use and therefore had to use communal latrines or open fields. Most of the households who had separate latrines had other than sanitary latrines.

2.51 Another important feature which has a bearing on conditions in slums relates to the pattern of ownership of dwellings. Almost two-third (65 per cent) of the total land area under slums in the million plus cities was under public ownership, housing as it did, about 44 per cent of the total slum population in these cities. Conversely, as much as 56 per cent of the total slum population resided on privately owned land which constituted only 35 per cent of total slum land. But the situation was somewhat different in other Class I cities where the proportion of privately owned land was higher with a much large number of people living on it. Almost 60 per cent of the total slum dwellers lived on privately owned land which accounted for about three fourth (73 per cent) of the total slum land in cities with population of 3 lakh—1 million. This proportion in the next smaller category of cities (1 lakh—3 lakhs) was about 51 per cent. Further about 80 per cent of the slum population were found to live in slums located in the residential areas of the cities and the remaining 20 per cent in slums situated in industrial, commercial and other areas (of the cities).

2.52 The acuteness of the slum problem is well reflected by the extent of the availability of certain minimum critical amenities and facilities. Hence, the attempt has been made to present a composite picture in regard to the availability/non availability of these facilities in Table 2.15¹. Contrary to the general belief that the problem of slums is more

1. Note the percentages presented in the Table reflect the availability and not the adequacy of these facilities. For example, the entire population of a slum inhabited by a population of 1000 or more was considered as having the facility of drinking water even with one single tubewell for the use of the entire slum population. This is applicable to other facilities too.

acute in the big cities, it has been found that the metropolitan/big cities provide relatively greater access to housing and other facilities/amenities in comparison of other Class I cities. This is evident from Table 2.15 which indicates that a much more comfortable position is enjoyed by slum dwellers in metro/large cities in respect of the availability of amenities like electricity, approach roads, water facilities, latrine facilities, underground sewerage system and the like.

2.53 The observations made above have been based on the findings of the National Sample Survey as mentioned earlier. Some of the results are explained by the fact that survey covered only the "City Proper" and excluded the outgrowths of big cities. The "City Proper" generally has a better provision of basic amenities as compared to the outlying areas of metropolitan cities. People living in slums located in the core areas of these cities, therefore, have relatively better access to these facilities as compared to those located in the fringe areas. Slums located in the outgrowths of big cities generally lack the minimum critical amenities. Hence any conclusion based on the findings of the N.S.S. must take account of this bias that the sample suffers from.

2.54 However, the position in regard to water-logging during monsoons and the general absence of underground sewerage system was found to be quite unsatisfactory in all the three categories of cities/towns, where still a substantial population remains affected because of these two problems.

2.55 A number of schemes for the improvement of the living and environmental conditions are in operation in the country. (A detailed discussion is done in the ensuing paras of these schemes, their coverage etc.). However, on the basis of the data collected during this survey, an insight is provided into the coverage of slum population under the Minimum Needs and Slum Clearance Programmes. The extent of the availability of various services/facilities under the Minimum Needs Programme is awfully low in the case of Class I cities other than the metropolitan cities, where hardly one fourth of the total slum population have been covered. However, this percentage in metro-cities was of the order of 60 per cent. Almost a similar position was found in the case of the other programme, namely the Slum Clearance Programme. Nonetheless, a sizeable percentage (almost 60 per cent) of the total slum population have experienced some development in slum areas during the five year period prior to the date of the survey. It is clear from the foregoing that deplorable conditions prevail in slums in the country inasmuch as these are characterised by poor housing and grossly inadequate other facilities. There is a general dearth of urban infrastructure in slums. The conditions of slums are more deplorable in smaller cities/towns which is mainly an outcome of the discriminatory policies adopted for slum improvement in urban areas. So far, the bulk of the efforts towards slum improvement have been concentrated in the bigger cities.

TABLE 2-1

ESTIMATED SLUM POPULATION BY SIZE CLASS OF TOWNS AND CITIES, 1981* (NBO)

(Population in '000)

Population Size Class of Cities/Towns	Number of UA/Cities/Towns (in 1981)@	Urban Population	Per cent	Estimated Slum Population	Per cent	Percentage of Slum Population to total population in each size class
1	2	3	4	5	6	7
Less than 1 lakh	3,141	63,638	39.93	6,783	22.69	10.66
1 lakh—3 lakhs	150	23,462	14.72	4,252	14.23	18.12
3 lakhs—1 million	59	30,269	18.99	5,920	19.81	19.56
1 million plus	12	42,024	26.36	12,934	43.27	30.78
All Classes	3,362	1,59,393	100.00	29,889	100.00	18.75

* Population figures for Assam and Jammu & Kashmir States have been estimated on the basis of the 1981 Census data of other States.

@Number of Towns in Assam and Jammu & Kashmir in 1971 Census have been taken.

Source : National Buildings Organisation : Hand Book (No. 3) Housing Statistics—1981.

TABLE 2-2

SLUM POPULATION IN CLASS I CITIES—ALL INDIA, 1976-77 (NSSO)

(Population in '000)

Population Size Class/City Group (1971 Census Population)	1971 Census total Population of City	Population in Slums	
		Population	Percentage to 1971 Census Population
1	2	3	4
City Group*			
(A)			
1 lakh—3 lakhs	16,627	2,241	13.48
(B)			
3 lakhs—1 Million	15,250	2,748	18.00
(C)			
1 million plus	20,775	3,523	16.95

*For details of City Groups refer Table 2-3.

Source : NSSO : SARVEKSHANA Vol. III, No. 4, April, 1980.

TABLE 2-3

COVERAGE OF NATIONAL SAMPLE SLUM SURVEY, 1976-77—ALL INDIA

(Population in '000)

Population Size Class/ City Group (1971 Census population)	1971 Census total population of cities	Total number of Slums			No. of sample slums	Area under slums (areas)	Estimated number of		
		Declared	Un- declared	Total			house- holds	Persons	percentage of total 1971 popu- lation (Col. 2)
1	2	3	4	5	6	7	8	9	10
City Group :									
(A)									
1—3 lakhs . . .	16,627	626	1,878	2,504	640	14,859	471	2,241	13.48
(B)									
3-lakhs—1 million . . .	15,250	695	1,442	2,137	546	24,693	573	2,748	18.00
(C)									
1 Million plus . . .	20,775	5,626	..	5,626	736	36,367	766	3,523	16.95

Notes : 1. Reference period of the Survey : July, 1976—June, 1977. NSS 31st Round.

2. Coverage : (a) All Class I Cities throughout India with population (1971) one lakh or more.
 (b) Two Class II Cities, namely Shillong and Pondicherry having 1971 Census Population of less than one lakh.
 (c) Only the "City Proper" and *Not Urban agglomeration* has been covered in the case of all the Class I Cities.
 (d) Class I Cities of Srinagar and Imphal have no slums.

3. (a) In the case of one million plus cities only declared slums whereas in other Class I Cities with (population less than one million) both *declared and undeclared slums* have been covered.

4. City Groups : (A) Cities of Shillong, Pondicherry and Class I Cities having population (1971) of 1 lakh or more but less than 3 lakhs.
 (B) Cities having population (1971) three lakhs or more but less than one million.
 (C) One million plus cities (1971 Census population).

5. Figures relate to declared slums only in eight Big Cities and to both declared and undeclared slums in the rest of 142 Class I Cities. Hence the figures are not additive over all cities and also not strictly comparable.

6. Slum Population has been estimated on the basis of houselisting in sample slums.

7. For identifying undeclared slum, a "slum" has been identified as "an area/unit having 25 or more kaccha structures mostly of temporary nature, or 50 or more households residing mostly in kaccha structures, huddled together, or inhabited by persons with practically no private latrine and inadequate public latrine and water facilities".

Source : NSSO : SARVEKSHANA, Vol. III, No. 4, April 1980.

TABLE 2.4

STATEWISE DISTRIBUTION OF SLUM POPULATION BY SIZE CLASS, 1976-77 (NSSO)

(Population in '000)

State/Union Territory	(A) 1 Lakh—3 lakhs			(B) 3 lakhs—1 Million			(C) 1 Million plus		
	1971 Census total Pop. of Cities	Popula- tion in slums	Percen- tage of slum to Urban Pop.	1971 Census total Pop. of Cities	Popula- tion in slums	Percen- tage of slums to Urban Pop.	1971 Census total Pop. of Cities	Popula- tion in slums	Percen- tage of slums Pop. to Urban Pop.
1	2	3	4	5	6	7	8	9	10
Andhra Pradesh	1,536	322	20.96	672	334	49.70	1,607	240	14.93
Assam	146	5	3.42	..	..	..	..	..	..
Bihar	989	55	5.56	832	72	8.64	..	..	..
Gujarat	549	64	11.65	1,240	223	17.98	1,592	42	2.64
Haryana	227	9	3.96	..	..	..	..	..	..
Jammu & Kashmir	158	15	9.49	..	..	..	..	..	..
Karnataka	956	107	11.19	735	45	6.14	1,541	167	10.84
Kerala	284	20	7.04	1,183	102	8.62	..	..	..
Madhya Pradesh	941	135	14.34	1,714	189	11.02	..	..	..
Maharashtra	2,083	599	28.76	2,121	664	31.30	5,971	665	11.13
Orissa	554	92	16.61	..	..	..	..	..	..
Punjab	447	17	3.80	836	221	26.42	..	..	..
Rajasthan	927	65	7.01	933	103	11.03	..	..	..
Tamil Nadu	1,469	156	10.62	1,522	202	13.28	2,469	990	40.09
Uttar Pradesh	2,989	167	5.57	2,422	253	10.44	1,158	110	9.50
West Bengal	1,974	363	18.37	738	339	45.93	3,149	553	17.57
Chandigarh	233	22	9.44	..	..	..	..	..	..
Delhi . . . . .	..	..	..	302	2	0.66	3,288	756	22.99

Source : NSSO : SARVEKSHANA, Vol. III, No. 4, April 1980. Based on a Nation wide Sample Survey of slums 1976-77. For details please refer to Table 2.3.

TABLE 2.4A

STATEWISE ESTIMATE OF SLUM POPULATION—ALL INDIA, 1976-77 (NSSO)

States	% of Slum Pop. to total Pop. of Class I Cities other than the Metro. Cities (1971 Census Pop.)	Size Class of Urban agglomeration	
		(a) 1 lakh—3 lakhs % of Slum Pop.	(b) 3 lakhs—1 Million % of Slum Pop.
1	2	3	4
1. Andhra Pradesh	29.67	20.96	49.70
2. Assam	3.42	3.42	..
3. Bihar	6.97	5.56	8.64
4. Gujarat	16.02	11.65	17.98
5. Haryana	3.96	3.96	..
6. Jammu & Kashmir	9.49	9.49	..
7. Karnataka	8.92	11.19	6.14
8. Kerala	8.32	7.04	8.62
9. Madhya Pradesh	12.16	14.34	11.02
10. Maharashtra	30.00	28.76	31.30
11. Orissa	16.61	16.61	..
12. Punjab	18.56	3.80	26.42
13. Rajasthan	9.03	7.01	11.03
14. Tamil Nadu	11.98	10.62	13.28
15. Uttar Pradesh	7.75	5.57	10.44
16. West Bengal	25.87	18.37	45.93
17. Chandigarh	9.44	9.44	..
18. Delhi	0.66	..	0.66

Source : SARVEKSHANA, Vol. III, No. 4, April, 1980.

TABLE 2.5

STATEWISE COVERAGE OF SLUMS IN NATIONAL SAMPLE SURVEY, 1976-77

(Population in '000)

State/Union Territory	City group	1971 Census Total Population of Cities	Total Number of Slums			No. of Sample slums	Area under slums (acres)	Estimated number of		
			Declared	Un-declared	Total			House-holds	Persons	Percentage to Urban Population
1	2	3	4	5	6	7	8	9	10	11
1. Andhra Pradesh	A	1536	38	305	343	58	2046	75	322	20.96
	B	672	83	139	222	26	875	72	334	49.70
	C	1607	283	..	283	56	1143	47	240	14.93
2. Assam	A	146	..	20	20	10	102	2	5	3.42
3. Bihar	A	989	16	108	124	42	1432	10	55	5.56
	B	832	2	104	106	47	10428	16	72	1.64
4. Gujarat	A	549	11	60	71	21	194	11	64	11.65
	B	1240	12	314	326	48	405	43	223	17.98
	C	1592	17	..	17	20*	577	7	42	2.64
5. Haryana	A	227	5	24	29	11	147	3	9	3.96
6. Jammu and Kashmir	A	158	..	15	15	16*	37	3	15	9.49
7. Karnataka	A	956	86	19	105	29	468	19	107	11.19
	B	735	18	9	27	19	230	9	45	6.14
	C	1541	141	..	141	52	3451	30	167	10.84
8. Kerala	A	284	18	28	46	9	136	3	20	7.04
	B	1183	22	109	131	39	831	17	102	8.62
9. Madhya Pradesh	A	941	52	142	194	35	939	26	135	14.34
	B	1714	73	102	175	46	582	37	189	11.02
10. Maharashtra	A	2083	208	334	542	77	1936	117	599	28.76
	B	2121	138	288	426	79	5434	127	664	31.30
	C	5971	203	..	203	212	16523	148	665	11.13
11. Orissa	A	554	27	142	169	16	2838	24	92	16.61
12. Punjab	A	447	12	11	23	14	36	4	17	3.80
	B	836	16	24	40	22	796	46	221	26.42
13. Rajasthan	A	927	82	42	124	40	539	13	65	7.01
	B	933	113	10	123	48	2276	20	103	11.03
14. Tamil Nadu	A	1469	3	271	274	67	812	34	156	10.62
	B	1522	38	181	219	53	669	44	202	13.28
	C	2469	1202	..	1202	100	5212	198	990	40.09

1	2	3	4	5	6	7	8	9	10	11
15. Uttar Pradesh . .	A	2989	45	254	299	100	1972	29	167	5.57
	B	2422	169	133	302	87	1440	50	253	10.44
	C	1158	808	..	808	44	227	27	110	9.50
16. West Bengal . .	A	1974	4	71	75	75	985	88	363	18.37
	B	738	9	19	28	28	679	91	339	45.93
	C	3149	983	..	983	120	6276	149	553	17.57
17. Chandigarh . .	A	233	..	10	10	12*	68	6	22	9.44
18. Delhi	B	302	2	10	12	4	12	1	2	0.66
	C	3288	1989	..	1989	132	2959	160	756	22.99

*The discrepancy relating to total number of slums and number of sample slums remains unexplained.

City Groups: (A) Cities of Shillong, Pondicherry and Class I Cities having 1971 Census Population 1 lakh or more but less than 3 lakhs;

(B) Cities having 1971 Census population three lakhs or more but less than one million; and

(C) Cities having 1971 Census population 1 million or more.

2. (a) Only the City Proper and not the urban agglomeration has been considered.

(b) Class I Cities of Srinagar and Imphal have no slums.

3. In the case of one million plus cities only declared slums while in other Class I Cities (with population of less than one million) both declared and undeclared slums have been covered. The figures are not additive and strictly comparable.

Source : NSSO, SARVEKSHANA, Vol. III, No. 4, April, 1980.

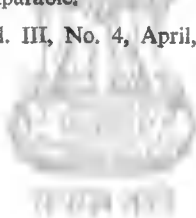


TABLE 2-6

DISTRIBUTION OF SLUM POPULATION ACCORDING TO SIZE CLASSES
A COMPARISON OF SOURCES

(Population in '000)

Size classes of cities/towns	Total urban Population 1981 Census*	Percentage of population in slums		
		NBO (1981) % of 1981 Population	Sarvekshana (1976-77) % of 1971 Population	TCPO (year not available % of 1981 Population)
1	2	3	4	5
Less than one lakh	63,638	10.66	..	..
1 lakh—3 lakhs	23,462	18.12	13.48	..
3 lakhs—1million	30,269	19.56	18.00	..
1 million plus	42,024	30.78	16.95	30.32
All Classes	1,59,393	18.75	..	..

Notes : Year within bracket relates to the year of the estimate.

*(a) Quoted from the Hand Book No. 3 of Housing Statistics 1981, National Buildings Organisation.

(b) Estimates of Sarvekshana are based on a Nation-wide Sample Survey on Economic condition of slum dwellers in Class I cities, NSS 31st Round (July, 1976—June 1977) Vol. III, No. 4, April, 1980.

(c) TCPO (Town and Country Planning Organisation, Govt. of India) estimates are based on the figures supplied by the State Govts. for slums population living in "Identified Slums" only. Figures for Delhi and Madras have been taken from sources other than the State Govts. namely DDA's Seminar Paper on 'Shelters—1981' and "Socio-Economic Survey of Madras Slums—1975" respectively. In Delhi, the slum population constitutes as follows :—

(a) Squatter settlements 4.09 lakhs

(b) Unauthorised colonies 9.02 lakhs

(c) Traditional areas plus urban villages 17.24 Lakhs

TOTAL 30.35 Lakhs

TABLE 2.7

ESTIMATES OF IDENTIFIED SLUM POPULATION IN SELECTED STATES IN INDIA (TCPO)

(Population in '000)

Name of the State	Towns and Urban Population in the State		Towns where slum population has been identified		% of population of identified Towns to total urban Population in the State	Total Identified Slum Pop. in the State	% of slum Pop. to pop. of identified Towns in the State
	No. of Towns	Urban Population 1981 Census	No. of Towns	Population 1981 Census			
1	2	3	4	5	6	7	8
Andhra Pradesh .	234	12458	87	8220	65.98	2858	34.77
Assam(a) . .	71	1326	24	693	52.26	124	17.90
Bihar . . .	179	8699	15	3643	41.87	1337	36.70
Gujarat . .	220	10556	40	6832	64.72	1107	16.20
Haryana . .	77	2822	28	1545	54.75	227	14.69
Karnataka . .	250	10711	18	5484	51.19	509	9.28
Kerala . . .	85	4771	24	1499	31.41	109	7.27
Maharashtra .	276	21967	18	14344	65.29	4264	29.70
Orissa . . .	103	3106	2	404	13.00	123	30.45
Punjab . . .	134	4620	101	4193	90.75	1160	27.80
Rajasthan . .	195	7140	15	3569	49.98	839	23.50
Tamil Nadu . .	245	15928	N.A.	..	..	2676	16.80(b)
Uttar Pradesh .	659	19973	12	6682	33.45	2189	32.76
West Bengal .	130	14433	34	8165	56.57	3925	37.04
TOTAL .	2519	108149	384	65273	60.35	17871(c)	27.38

Note : 1. (a) Figures for Towns/population relate to 1971 Census.

(b) Percentage relate to the total 1981 urban population in the State.

(c) Total does not include slum population of Tamil Nadu.

2. Identified slum population refers to slums identified in towns covered under the "Scheme for Environmental Improvement of Slum" under the 20-Point Programme.

3. Year of estimates of slum population in the States not available.

4. In West Bengal slum population estimates are for CMD towns.

Source : Town and Country Planning Organisation, Ministry of Works and Housing, Economic, Social Studies and Planning Division, February, 1983.

TABLE 2-8
PERCENTAGE OF SLUM POPULATION IN SELECTED STATES (COMPARATIVE
STATEMENT : NSSO AND TCPO)

(Population in '000)

State/Union Territory	Sarvekshana Estimate*						TCPO Estimate**	
	1—3 Lakhs		3 Lakhs—1 million		1 Million plus		1981 Census total urban population	%living in slums
	1971 Census total Pop. of Cities	% living in slums	1971 Census total Pop. of Cities	% living in slums	1971 Census total Pop. of Cities	% living in slums		
1	2	3	4	5	6	7	8	9
Andhra Pradesh	1536	20.96	672	49.70	1607	14.93	12458	34.77
Assam	146	3.42	..	..	..	..	1326	17.90
Bihar	989	5.56	832	8.64	..	..	8699	36.70
Gujarat	549	11.65	1240	17.98	1592	2.64	10556	16.20
Haryana	227	3.96	..	..	..	..	2822	14.69
Jammu & Kashmir	158	9.49	..	..	..	..	..	..
Karnataka	956	11.19	735	6.14	1541	10.84	10711	9.28
Kerala	284	7.04	1183	8.62	..	..	4771	7.27
Madhya Pradesh	941	14.34	1714	11.02	..	..	..	..
Maharashtra	2083	28.76	2121	31.30	5971	11.13	21967	29.70
Orissa	554	16.61	..	..	..	..	3106	30.45
Punjab	447	3.80	836	26.42	..	..	4620	27.80
Rajasthan	927	7.01	933	11.03	..	..	7140	23.50
Tamil Nadu	1469	10.62	1522	13.28	2469	40.09	15928	16.80†
Uttar Pradesh	2989	5.57	2422	10.44	1158	9.50	19973	32.76
West Bengal@	1974	18.37	738	45.93	3149	17.57	14433	37.04
Chandigarh	233	9.44	..	..	..	..	..	..
Delhi . . . . .	..	..	302	0.66	3288	22.99	..	..

* Relate to declared and undeclared slums in Class I Cities (for details please refer to Table No. 3).

**Relate to slum population of towns where slum population has been identified under EIS scheme.

†Percentage relate to total population.

@Relate to slum population of town within CMD.

Source : Sarvekshana Vol. III, No. 4, April, 1980. Town and Country Planning Organisation, Ministry of Works & Housing, 1983.

TABLE 2.9

ESTIMATES OF SLUM POPULATION FROM DIFFERENT SOURCES FOR METROPOLITAN CITIES
IN INDIA

(Population in '000)

Metropolitan City	1981 Census Population	Estimates of Population in Slums				Remarks	Source of the Estimate
		Year of Esti- mate	Popula- tion of Esti- mate year	Slum Popu- lation	% of Esti- mate year popu- lation		(Refer note for details of the Source)
1	2	3	4	5	6	7	8
Calcutta	9166(UA)	1956	..	..	25.00	Bustee Population (Calcutta MC)	Sample Survey : Quoted in EFN Ribeiro's Paper, 1981 (Source I)
		1963	..	..	38.20	Do.	Slum survey, Calcutta Improvement Trust : Quoted in EFN Ribeiro's Paper, 1981 (Source I)
		1974	3190	1435	45.00	Registered + un- registered bustees, Calcutta City.	EFN Ribeiro's Paper, 1981 (Source I)
		1976	3149* (1971 Census)	553	17.56	*City proper	Sarvekshana, 1980 (Source-2)
		1976	3220	1350	41.92	Calcutta MC	CMDA — The Bustee Improvement Programme, 1981 (Source 3)
		1976	..	2650	..	Bustee slum Pop. (CMD towns)	CMDA—1981 (Source 3)
		1976	3220	1655	51.34	Calcutta MC	TCPO—(Source 5)
		1981	9166	3240	35.35	Calcutta UA	NBO—1981 (Source 4)
		N.A.	8165*	3025	37.04	CMD towns *1981 Census	TCPO (Source 5)
Greater Bombay	8227 (M. Corp.)	1976	7947*	3247	41.00	*(Source-6)	Housing conditions in Bombay Region, 1976 (Source 6)
		1976	7947	3176	39.96	Total Pop. extra- polated from 1971-76 Pop. using area specific Growth Rates.	High power Steering Group, 1981 (Source 7)
		1976	7947	3169	39.88	..	Non-conventional Approaches, 1981 (Source 8)

1	2	3	4	5	6	7	8
		1976	7947	2831	35.62		Slum Census, 1976 (Source 9)
		1976	7947	2600*	32.72	*On the basis of 4.5 persons H.H. Size of Sarvekshana	Municipal Corpn. of Gr. Bombay, 1976, (Source 10) TCPO (Source 5) High Power Steering Group, 1981 (Source 7)
		1980	8227*	4113	50.00	*1981 Census Population	Housing conditions in Bombay Region, 1976 (Source 6)
		1981	8227	3700	45.00		High Power Steering Group, 1981 Source(7)
		1981	8227	3151	38.30		NBO, 1981 (Source 4)
Delhi.	5714(UA)	1976-77	3288+	756	22.99	+1971 Census Population.	Sarvekshana, 1980 (Source 2)
		1977	5290*	1320	25.00	*Delhi Admn. Estimate	Min of Works & Housing (Source 11)
		1981	5714	1725	30.19	UA	NBO, 1981 (Source-4)
		1981	5714	3025@	53.00	@Break up (a) Squatter Settlement—409 (b) Un authorised Colonies—902 (c) Traditional areas + urbanised villages—1724	DDA Seminar Paper 'Shelters', 1982 (Source 12)
		1981	5714	2500	47.00	(a) Squatters settlements—800 (b) Slum Area—1600 (c) Urbanised villages—100	Hindustan Times dated May 1, 1983 (Source 13)
Madras .	4277(UA)	1961	1729*	412	23.80	*City Population.	Socio-Economic Survey of Madras Slums, 1975 (Source 14)
		1971	2469*	730	29.85	do.	do.
		1976-77	2469*	990	40.09	*1971 Census Population.	Sarvekshana, 1980 (Source-2)
		1981	3266	1000	30.62	Madras MC	EFN Rebeiro's Paper, 1981 (Source 1)
		1981	4277	1363	31.87	Madras UA	NBO, 1981 (Source 4)
Bangalore	2914(UA)	1972	1616	292	18.06	City Proper	EFN Rebeiro's Paper, 1981 (Source-1)
		1976	1957	315	16.09	-do.-	TCPO and Min. of W & H (Source 5 and 11)1
		1976-77	1541*	167	10.84	*1971 Census Pop.	Sarvekshana, 1980 (Source 2)
		1981	2914	292	10.02	Bangalore UA	NBO, 1980 (Source 4)

1	2	3	4	5	6	7	8
Hyderabad	2528(UA)	1972	1607*	300	18.67	*1971 Census Pop.	Municipal Corp. of Hyderabad, 1982-83 (Source 15)
		1976-77	1607	240	14.90	Hyderabad City	Sarvekshana (Source 2)
		1977	1999	400	20.00	-do-	Municipal Corp. of Hyderabad, 1982-83 (Source 16)
		1979	2148	412	19.18	-do-	Municipal Corp. of Hyderabad, 1982-83 (Source 15)
		1979	2148	500	23.27	-do-	High Power Committee (Source 17)
		1979	2148	450	20.95	-do-	M/O Works & Housing (Source 11)
		1981	2528	538	21.28	Hyderabad UA	NBO 1981 (Source 4)
Ahmedabad	2515(UA)	1961	1150	87	7.56	Ahmedabad MC	Slums in Ahmedabad, 1977-80 (Source 18)
		1972-73	1588	272	17.12	Ahmedabad UA	Slums in Gujarat, 1973-74 (Source 19)
		1976	1892	415	22.00	..	Census of Slums in Ahmedabad, 1976 (Source 20)
		1976	1892	*507	27.00	+In 1976 there were 92,000 persons living in chawls.	-do-
		1976-77	1592+	42	2.64	+1971 Census Population	Sarvekshana, 1980 (Source 2)
		1981	2515	658	26.16	Ahmedabad UA	NBO, 1981 (Source 4)
		N.A.	..	415	..	Ahmedabad MC	TCPO (Source 5)
Kanpur	1688(UA)	1976	1334	560	41.98	Kanpur MC	EFN Paper, 1981 (Source 1)
		1976-77	1158+	109	9.48	+1971 Census Pop. (City Proper)	Sarvekshana, 1980 (Source 2)
		1981	1688	681	40.31	Kanpur UA	NBO, 1981 (Source 4)
		N.A.	..	614	..	Kanpur MC	TCPO (Source 5)
Pune	1685(UA)	1971	856	346	40.00	..	EFN Paper, 1981 (Source 1)
		1981	1685	298	17.69	Pune UA	NBO, 1981 (Source 4)
		N.A.	..	274	..	Pune MC	TCPO (Source 5)
Nagpur	1298(UA)	1981	1298	440	33.90	Nagpur UA	NBO, 1981 (Source 4)
		1981	1215	304	25.00	Nagpur MC	EFN Paper, 1981 (Source 1)
		N.A.	..	416	..	-do-	TCPO (Source 5)

1	2	3	4	5	6	7	8
Lucknow	1007(UA)	1981	1007	391	38-83	Lucknow UA	NBO, 1981 (Source 4)
		N.A.	..	285	..	Lucknow MC	TCPO (Source 5)
Jaipur	1005(UA)	1981	1005	157	15-62	Jaipur UA	NBO, 1981 (Source 4)
		N.A.	..	296	..	Jaipur City	TCPO (Source 5)

Note on Sources used for Estimates on Slum Population

- Source : 1. *EFN Ribeiro* : Review of the Provision of Infrastructure in Slums and Squatter Settlements in Urban India, New Delhi, January, 1981.
2. *Sarvekshana* : *NSSO* : Sarvekshana, Journal Vol. III, No. 4, April, 1980.
3. *CMDA* : The Bustee Improvement Programme in CMD—An Evaluation Study, CMDA, Calcutta, 1981.
4. *NBO* : Hand Book No. 3, of Housing Statistics—1981, National Building Organisation, New Delhi.
5. *TCPO* : Economic, Social Studies and Planning Division : Town & Country Planning Organisation. Data Supplied for monitoring of 20-point Programme—Environmental Improvement of Slums, New Delhi.
6. *William C. Wheaton* : Housing Conditions in Bombay Region 1976 : A Bombay Sector Study—Urban Housing and Land, prepared for South Asia Projects, Urban Development of the IBRD, Bombay, 1981.
7. *Kerkar Report* : Report of the High Power Steering Group for Slums and Dilapidated Houses, appointed by the Govt. of Maharashtra—Bombay, August, 1981.
8. *Non-Conventional Approaches* : Theme Paper presented in the Seminar on Alternative Approaches to shelter the Urban Poor, Local and International Experience, Bombay—January, 1981.
9. *BMC* : *Slum Census* : Slum Census 1976 conducted by the Bombay Municipal Corporation, Bombay, 1976.
10. *BMC Directory* : Municipal Corporation of Bombay : Directory of Slums in Bombay, based on Bombay Slum Census, 1976, Bombay.
11. *W & H* : Ministry of Works and Housing, Govt. of India : Data received from various States in connection with the monitoring of Environmental Improvement of Slums, New Delhi.
12. *Delhi Development Authority* : Background Paper-2; Submitted in the Seminar of 'Shelters'—Delhi, 2001, DDA, New Delhi, 1982.
13. *BM Sinha* : "Between Slums and Symbols in Delhi"—feature article published in the Hindustan Times, New Delhi (Sunday Edition), May 1, 1983.
14. *TNSCB* : Socio-Economic Survey of Madras Slums, Tamil Nadu Slum Clearance Board, Madras, 1975.
15. *MCH* : Improved Environment and Slum Housing, Master Plan for Development of 207 Slums, prepared by the Municipal Corporation of Hyderabad, 1982-83.
16. *UCD Hyderabad* : Slum Housing and Development Programme, Urban Community Development, Master Plan for 250 Slums, prepared by the Municipal Corporation of Hyderabad, 1982-83.
17. *High Power Committee* : Survey of Slums in Hyderabad conducted by a high Power Committee, appointed by the Govt. of Andhra Pradesh in 1979. Reference made in the Brouchure on Master Plan for 250 slums referred to above.
18. *SPIESR* : *Slums in Ahmedabad* : A study in migration, Poverty and Housing, NBO sponsored, SPIESR Ahmedabad, 1977—80.
19. *ORG* : *Slums in Gujarat* : A Study of Seven Urban Centres, ORG, Baroda, 1973-74.
20. *AMC* : *Census of Slums in Ahmedabad* : Report of the Census of Slums in Ahmedabad—1976, Ahmedabad Municipal Corporation, Ahmedabad.

TABLE 2-10

TASK FORCE ESTIMATES OF SLUM POPULATION BY SIZE CLASS, 1981—ALL INDIA

(Population in '000)

Population Size Class of Cities/Towns	1981 Urban Population		Estimated Slum Population				Percentage of Slum Population to the total population in each Size Class	
	Population	%	Low Estimate		High Estimate			
			Population	%	Population	%		
1	2	3	4	5	6	7	Low Estimate	High Estimate
Less than 1 Lakh . . .	60326	38.86	9075	27.99	11902	29.12	15.04	19.72
1 Lakh—1 Million . . .	51557	33.21	9276	28.61	12741	31.17	17.91	24.59
1 Million plus . . .	42024	27.07	13865	42.77	15967	39.06	33.00	38.00
All Classes . . .	155233*	100.00	32414	100.00	40875	100.00	20.88	26.33

Notes : For the State of Assam 1971 Census Urban Population has been taken as the base.

*The total Urban Population of all size classes includes 13.26 Lakhs 1971 Urban Population of Assam on the basis of which Slum Population in the State has been worked out.

Assam is not included in the size class estimates. Hence the discrepancy in the total.

Source : Task Force Estimates.



TABLE 2-11
TASK FORCE ESTIMATES OF STATEWISE DISTRIBUTION OF SLUM POPULATION, 1981

(Population in '000)														
State/Union Territories	Total Urban			Below 1 Lakh			1 Lakh—1 Million			1 Million & More			Total Slum Population 1981	
	1	2	3	4	5	6	7	8	9	10	11	12	13	
														Pop. 1981 Census
Andhra Pradesh	12458	5770	1731 (30)	2020 (35)	4160	1248 (30)	1456 (35)	2528	506 (20)	632 (25)	3485 (28)	4108 (33)	
Assam	1326	—	—	—	—	—	—	—	—	—	198 (15)	265 (20)	
Bihar	8699	3991	1396 (35)	1596 (40)	4708	1649 (35)	1883 (40)	—	—	—	3045 (35)	3479 (40)	
Gujarat	10556	4442	666 (15)	888 (20)	3599	575 (16)	718 (20)	2515	503 (20)	629 (25)	1744 (16)	2235 (21)	
Haryana	2822	1224	61 (5)	122 (10)	1598	320 (20)	399 (25)	—	—	—	381 (13)	521 (18)	
Karnataka	10711	4434	443 (10)	665 (15)	3363	336 (10)	366 (10)	2914	583 (20)	728 (25)	1362 (13)	1729 (16)	
Kerala	4770	2235	112 (5)	223 (10)	2535	253 (10)	253 (10)	—	—	—	365 (8)	476 (10)	
Madhya Pradesh	10589	5629	844 (15)	1126 (20)	4960	496 (10)	744 (15)	—	—	—	1340 (13)	1870 (18)	
Maharashtra	21967	5439	1088 (20)	1360 (25)	5318	1595 (30)	1861 (35)	11210	3933 (35)	4493 (40)	6616 (30)	7714 (35)	
Orissa	3106	1813	271 (15)	362 (20)	1293	193 (15)	323 (25)	—	—	—	464 (15)	685 (22)	
Punjab	4620	2476	495 (20)	619 (25)	2144	536 (25)	643 (30)	—	—	—	1031 (22)	1262 (27)	

1	2	3	4	5	6	7	8	9	10	11	12	13
Rajasthan	7140	3818	381 (10)	381 (10)	2317	231 (10)	462 (20)	1005	251 (25)	302 (30)	863 (12)	1145 (16)
Tamil Nadu	15928	6023	602 (10)	903 (15)	5628	563 (10)	1126 (20)	4277	1283 (30)	1497 (35)	2448 (15)	3526 (22)
Uttar Pradesh	19973	9690	484 (5)	969 (10)	7588	758 (10)	1897 (25)	2695	1027 (38)	1163 (44)	2269 (11)	4029 (20)
West Bengal	4433	3342	501 (15)	668 (20)	1925	481 (25)	577 (30)	9166	3208 (35)	3666 (40)	4190 (29)	4911 (34)
Delhi	5714	—	—	—	—	—	—	5714	2571 (45)	2857 (50)	2571 (45)	2857 (50)
Chandigarh	421	—	—	—	421	42 (10)	63 (15)	—	—	—	42 (10)	63 (15)
Total	155233	60326	9075	11902	51557	9276	12741	42024	13865	15967	32414	40875
	%	39	(15)	(20)	33	(18)	(25)	27	(33)	(38)	(20)	(26)
			28	29	—	29	31	—	43	39		

NOTES : (1) The total Urban Population also includes 13.26 Lakhs of 1971 Census Urban Population of the State of Assam whose breakup in different size class has not been given. Hence the difference in total Urban and Slum population when added State-wise and size class of Cities/Towns-wise.

(2) Percentages of slum population given in brackets are from total urban population in each size class of Cities/Towns and at Country level from total urban populations of selected States/Union Territories.

(3) Percentage of slum population given without brackets relate to total slum population (low and high estimates) of selected States/Union Territories.

(4) Estt. Stands for Estimate.

Source : Task Force Estimates.

TABLE 2-12

TASK FORCE ESTIMATES OF SLUM POPULATION IN MILLION PLUS CITIES, 1981

(Population in '000)

Name of the City	1981 Census Population	Population living in slums on the basis of assumed percentage			
		Low Estimate		High Estimate	
		Assumed % 1981 Population	Population	Assumed % 1981 Population	Population
1	2	3	4	5	6
Calcutta	9166	35	3208	40	3666
Greater Bombay	8227	40	3291	45	3702
Delhi	5714	45	2571	50	2857
Madras	4277	30	1283	35	1497
Bangalore	2914	20	583	25	728
Hyderabad	2528	20	506	25	632
Ahmedabad	2515	20	503	25	629
Kanpur	1688	40	675	45	760
Pune	1685	15	253	20	337
Nagpur	1298	30	389	35	454
Lucknow	1007	35	352	40	403
Jaipur	1005	25	251	30	302
TOTAL	42024	33	13865	38	15967

Note : All City Population are for the Urban Agglomeration.

TABLE 2-13

DENSITY OF POPULATION AND AVERAGE HOUSEHOLD SIZE IN SLUM AREAS

City Group	Average No. of Persons	
	Per acre of land	Per Household
<i>Cities having 1971 Census Population</i>		
(1) One lakh or more but less than 3 lakhs	151	4.8
(2) 3 Lakhs or more but less than one Million	111	4.8
(3) One Million or more (declared slums only)		
(a) All Cities	97	4.6
(b) Hyderabad	210	5.1
(c) Ahmedabad	73	6.1
(d) Bangalore	48	5.6
(e) Bombay	40	4.5
(f) Madras	190	5.0
(g) Kanpur	484	4.0
(h) Calcutta	88	3.7
(i) Delhi	255	4.7

Source : NSSO, SARVEKSHANA, VOL. III, APRIL, 1980.

TABLE 2.14
SOME CHARACTERISTICS OF SLUM DWELLERS, 1976-77 (31st NSS ROUND)

Characteristics	A	B	C
% house owned	54.12	50.74	42.47
House neither owned nor rented	8.61	6.20	8.88
Rented House	37.27	43.06	48.65
Average Monthly rent (Rs.)	15.11	18.22	17.92
<i>Wall :</i>			
% Katcha	59.38	54.76	33.18
% Semi Pucca	8.95	7.94	17.46
% Pucca	31.67	37.30	49.36
<i>Roof :</i>			
% Katcha	37.51	30.36	23.55
% Semi Pucca	52.21	52.59	52.23
% Pucca	10.28	17.05	22.22
<i>Latrines :</i>			
% Separate for each households (Sanitary)	2.55	2.32	5.18
% Separate for households (Others)	7.49	6.46	3.02
% No Separate Latrine	89.96	91.22	91.80
<i>Ownership with Private Sector :</i>			
% Area	50.99	73.07	35.00
% Households	50.74	60.58	57.80
% Persons	50.94	59.54	56.26

Cities : A : One lakh to 3 lakhs Population.

 B : 3 lakhs to 10 lakhs Population.

 C : One Million Population & more.

Source : NSSO : SARVEKSHANA, VOL. III, APRIL, 1980.

TABLE 2-15

PERCENTAGE DISTRIBUTION OF SLUM POPULATION BY TYPE OF HOUSING FACILITY,
1976-77 (NSSO)

Type of facility provide in slum areas	Percentage of slum Population having the facilities in City Group		
	Population 1—3 lakhs	Population 3—10 lakhs	1 Million & above Population
1. Electricity	82.1	85.4	81.1
2. Approach road other than Kaccha to reach Slum area . .	78.1	87.1	91.6
3. Slum Area not water logged during monsoon	53.7	51.4	65.3
4. Tap or tubewell as source of drinking water	79.9	79.2	93.5
5. Latrine facility	44.8	51.5	81.9
6. Tap or tubewell and latrine facility	40.8	47.3	81.0
7. Underground Sewerage System	3.9	10.5	44.8
8. Garbage dispsal system	75.7	84.7	89.9
9. With facility (6) and (7)	3.4	9.9	44.3
10. With facilities (6) and (8)	33.3	43.3	78.0
11. With facilities (6), (7) and (8)	2.6	9.7	42.8
12. Minimum Needs Programme	15.7	26.4	59.3
13. Slum Clearance Programme	14.9	25.8	46.9
14. Both (12) and (13)	8.6	18.8	28.4
15. Some development made in slum areas during last 5 years .	53.9	63.9	56.2

Source : NSSO, SARVEKSHANA, VOL. III, APRIL, 1980.

III. UNIVERSAL SLUM IMPROVEMENT BY THE YEAR 2000 : PROBLEMS AND PROSPECTS

A Brief History

3.1 The first attempt at tackling the problems related to the existence of slums was the introduction of the slum clearance programme. This involved demolition and redevelopment or replacement of unfit housing which was done under the Slum Clearance/Improvement Scheme 1956. Under this scheme the Government was empowered to compulsorily acquire such areas for the purpose of redevelopment. Simultaneously the scheme also emphasized the rehabilitation of slum dwellers with minimum dislocation of work place and residence. Keeping in view the low paying capacity of slum dwellers, the scheme offered a package of minimum standards of environmental hygiene and essential services rather than construction of any elaborate structures. The scheme also laid down minimum standards for redevelopment, plot sizes and tenements and offered rehousing facilities to the poor and incentives to higher income groups to go for their own housing.

3.2 With the introduction of the scheme of Environmental Improvement of Slums in 1972 the emphasis of governmental efforts was shifted in the direction of environmental improvement of slums through the provision of certain minimum facilities like water taps and community facilities, storm water drains, sewers, latrines, paved roads/lanes and street lighting. A number of factors were responsible to bring about such a change in governmental policy; these included (a) widespread resentment from the people against large scale demolition of established communities under the Slum Clearance Programme; (b) the large amount of funds needed for such a programme compared with the availability of limited resources; (c) fast deterioration of the "Fit" structures; (d) the change in emphasis was expected to induce owners of slums to undertake renovation of their properties; and (e) it was expected that a large number of slum dwellers could be benefited within the given resources, if improvement of slums was resorted to. With the shift in emphasis in government policy explicit recognition was given to the fact that neighbourhood environment constitutes an important housing externality. Accordingly, the Environmental Improvement of Slums (EIS) Scheme vested power with the local authorities to prepare and execute schemes of road/street widening and improvement, landscaping and street lighting etc.

3.3 Under the Sixth Five Year Plan, a sum of Rs. 151 crores has been allocated for the EIS Scheme. A detailed discussion of the scheme is given in the forthcoming paras.

3.4 The problem of squatter settlements, unlike the slum problem, is not that wide spread; it is confined mainly to the big cities. The policy towards squatters' relocation was that of removing squatter settlements and their relocation at earmarked sites. But of late, this policy has been replaced by one making provision for the regularization of squatters' colonies through the provision of common public services under programmes such as the sites and services programme. There is also a move to consider the possibilities of granting tenurial right to slum dwellers so as to encourage them to undertake the improvement in their structures at their own cost. On the other hand measures to prevent squatting on government land are also being considered.

Slum Clearance and Rehousing—Past Efforts

3.5 The earliest effort for the betterment of slum dwellers can be traced to the year 1952 when the Scheme for Subsidised Industrial Housing was introduced. Although the scheme did pave the way for a partial rehousing of slum dwellers, it could not make much

headway because more than 50 per cent of the slum dwellers remained outside the purview of the scheme as they were not industrial workers. This led to the formulation of the slum Clearance Scheme in 1956; this scheme was devised practically on the same lines as subsidised industrial housing with some variation in the quantum of Central Subsidy which was 37½ per cent in the new scheme instead of 50 per cent earlier, the remaining 12 per cent was to be found by the State Governments. (The main feature of the Slum Clearance Scheme was the provision of two types of accommodation (a) houses/tenements with a minimum covered area of 232 sq. ft., (b) open developed plots in planned layout 1000—1200 sq. ft. in size. Both the accommodations included amenities such as latrine, kitchen and bath. The scheme also provided for night shelters and dormitories.

3.6 During the Fourth Plan the Scheme was transferred to the State Sector—but it suffered a set back owing to the inadequate allocation of funds. The open plot system, with its emphasis on environmental services, did not find much acceptance in the early stages of the Scheme particularly in Madras and Delhi. The Delhi Development Authority as a result lowered the plot size from 80 sq. yds. to 25 sq. yds. which formed the basis for the rehousing of a large number of squatters in Delhi. Properly regulated and consciously pursued this approach held considerable promise of rehousing for the urban poor.

Slum Improvement

3.7 The prospects of slum clearance and rehousing being bleak in the past, the original Slum Clearance Scheme was extended to cover slum improvement following the recommendation of the Sixth Housing Ministers' Conference in 1962. It was to be financed on the same pattern of loans and subsidies as applicable to the rehousing operation. The financial assistance in the present scheme was restricted to the following :

- (a) slum areas on public or requisitioned land; and
- (b) slum areas where the majority of dwellers lived in the dwellings owned by them.

The scheme also provided loans out of the funds available under the scheme for the improvement of slums on private land by the landlords or by the local bodies who were to recover the cost of such improvement from the landlords or for acquisition or requisition of such properties. In the absence of any means to recover the cost of improvement, not only did the progress of the scheme suffer but the problem became so overwhelming and resources so limited that the work of wholesale slum clearance had to be abandoned. In 1969, it was decided to confine the scheme to slum improvement only. The Planning Commission reiterated this approach in its guidelines circulated for the formulation of the Annual Plan Programme in 1970-71. A further step was the allocation of 100 per cent central grant for the improvement of bustees in Calcutta. With this came into being the Central Sector Scheme (outside the State Plan) of Environmental Improvement of Slum Areas which envisaged 100 percent grant to begin with. The details of this scheme are discussed below.

Scheme of Environmental Improvement of Slums

3.8 The Scheme for Environmental Improvement of Slums was introduced in April, 1972 as a Centrally sponsored scheme in order to provide financial assistance to State Governments for undertaking the work of environmental improvement in the existing slums which have not been earmarked for clearance for a minimum period of 10 years. Originally, the scheme was to cover only eleven big cities, but subsequently, in 1973-74, another nine cities were added to the list so as to have a representation of at least one city each

from all the major States and Union territories in the country.¹ Later, in April 1974, in pursuance of the decision of the National Development Council, the scheme was transferred to the State sector as a part of the Minimum Needs Programme. During the Fifth Five Year Plan its scope was further extended to cover all cities in the country with a population of three lakhs or more or at least one city/town in those States which did not have any city of this size.

3.9 Since April, 1979 the scheme has been extended to all urban areas in the country irrespective of their population size. At present, it forms an important constituent of the Prime Minister's 20-Point Programme under Point 10(a) and is being monitored by the Central Government, Ministry of Works and Housing.

3.10 The scheme aims at providing certain minimum amenities in urban slums, removing the unhygienic conditions and effecting the environmental improvement of these areas. The amenities provided are, by definition, to be common and temporary in nature (considering the temporary nature of the slums).

Scale of Improvement

3.11 The improvement carried out under the scheme relates mainly to the provision of the following :—

- (a) Water Supply including drinking water taps;
- (b) Sewers;
- (c) Storm water drains;
- (d) Community latrines and baths; and
- (e) Street lighting, widening and paving of lanes.

Any other item of improvement can be considered on its merits.

3.12 The standards laid down in respect of facilities to be provided are as follows :—

- (1) Latrines one seat for 20 to 50 persons.
- (2) Water Taps : 1 Tap for 150 persons.
- (3) Sewer Open drains with normal outflow avoiding accumulation of stagnant waste water.
- (4) Storm Water Drain : Quick drain out of Storm Water.
- (5) Community Baths : One bathroom for 20—50 persons.
- (6) Widening and Paving of existing lanes : To make room for easy flow of pedestrians, bicycles and handcarts on paved paths to avoid mud and slash.
- (7) Street lighting : One Pole at 30 metres apart.

Per Capita Cost Ceiling

3.13 The per capita cost ceiling for the above mentioned facilities has been fixed at Rs. 150. In addition to the above items of improvement the scheme also provides for funds for acquisition of land in slum areas provided such acquisition is deemed essential for

1. To start with the scheme was introduced in the following cities/towns :—

(1) Calcutta, (2) Bombay, (3) Delhi, (4) Madras, (5) Hyderabad, (6) Ahmedabad, (7) Kanpur, (8) Bangalore (9) Lucknow, (10) Poona, (11) Nagpur, (12) Indore, (13) Jaipur, (14) Srinagar, (15) Patna, (16) Cochin, (17), Ludhiana, (18) Cuttack, (19) Gauhati, (20) Rohtak.

carrying out works of improvement in slums. The scheme, however, lays down that funds required for rehousing the slum dwellers, dislocated as a result of land acquisition, at alternate sites, will have to be raised by the concerned State Government from its own resources.

3.14 The expenditure on setting up the above mentioned facilities in accordance with the norms laid down in the scheme are to be met entirely by the Central Government under the present scheme. The State Government concerned is required to meet from its own resources the expenditure on departmental supervision and temporary housing of slum dwellers. The development works¹ in slums other than those listed above and the expenditure on maintenance of facilities provided under the scheme are also to be met entirely by the State Government concerned. Further, it has been stipulated that of the total central assistance more or less two-thirds would be utilised for setting up environmental improvement facilities (infra-structure) and the balance one-third would be utilised for acquiring land etc. for setting up the super-structure. The total budget amount under the present scheme is apportioned among the various cities/towns mainly on the basis of their population.

Notification of Slum Areas

3.15 For the purpose of the scheme a "Slum Area" has been defined as an area notified as "slum" under the Slum Areas Act of the respective State/Union Territory. It is, therefore, necessary that there are statutory provisions in each State and Union Territory in the form of an Act defining a criteria under which an area can be notified as slum area. In event no such Act is in existence in a State or Union Territory steps were to be taken urgently to initiate the enactment of such an Act in this regard.

Scope of the Scheme

3.16 While making selection of slum areas for the environmental improvement programme, the scheme stipulates that preference should be given to slums located on lands belonging to public agencies such as State Governments, Municipalities, etc. Improvement of slums located on private land can, however, be undertaken provided the State Government concerned enacts suitable legislation to the effect that the landlord of the private land would not be entitled for higher rentals from the slum dwellers in consideration of such improvement effected under the programme and would not also claim higher compensation in the event of acquisition of the said land by the Government. In case, however, any existing legislation such as the 'Rent Control Act' or the 'Slum Areas Act' of a State Government already ensures that the landlord could neither increase the rent nor claim higher compensation for his property in consideration of the improvement effected, there may be no need to enact fresh legislation on this account. It would, however, be necessary to declare the areas 'proposed' to be covered by improvements as "Slum Areas" within the definition of the "Slum Areas Act".

3.17 Improvement of slums where the plots and the houses are owned by the slum dwellers themselves may also be considered provided :—

- (a) the streets and pavements and other areas where it is desired to carry out works of improvement are the property of the local body or the government,
- (b) the economic conditions of the residents is such that they can be considered poorest class of the society ;
- (c) improvements should have normally been made in slums located on public land before improvement in relation to (a) and (b) above could be undertaken.

1. State Governments/local bodies have to provide dispensaries, primary schools and other community facilities from their own resources if such facilities are not available within a reasonable distance of the slum area covered under the programme.

3.18 In order to have a better cost effective utilisation of the funds only such slums were to be taken up for improvement, where water, electricity and sewer mains were available at least on their periphery.

3.19 Other things being equal, preference was to be given to areas which may have already been provided with part facilities. Additional efforts in such areas may be put up to bring up these areas to the required standard of improvement with the least expense of funds and time.

3.20 The concerned State/local governments were to bear the maintenance expenditure on the improvement work carried out under the scheme from sources other than allocations under this scheme.

Progress in Implementation

3.21 Ever since the Scheme of EIS came into being in 1972, its scope had constantly been extended to a larger number of cities and towns in the country in order to have a wider coverage of people. In 1978 the scheme became applicable to all the urban areas in the country irrespective of their population size. In 1982 it was included as an important component in the Prime Minister's 20-Point Programme. Prior to its inclusion in the 20-Point Programme, there was no systematic monitoring of the progress of the implementation of the scheme and the State Governments and the Union Territories were doing the feed back of the progress under the scheme, in their respective State, as a matter of routine, to the Central Ministry of Works and Housing. Now, under the 20-Point Programme the scheme is systematically monitored and a regular feed back of the data in respect of physical achievement of the targets and the expenditure incurred is undertaken by the various State Governments and the Union Territories as a matter of obligation on their part. The Central Ministry of Works and Housing, has been entrusted with the task of monitoring the scheme and is required to submit monthly and quarterly progress reports to the Planning Commission. The Ministry has framed comprehensive guidelines, outlining an over-all framework within which the State Governments and Union Territories are required to execute the scheme.

3.22 Before an assessment is made of the progress of implementation of the scheme a reference may be made to the Sixth Five Year Plan outlays and targets in respect of slum improvement in the country. According to the Sixth Plan document the problem of slums in the country has to be tackled over a period of 10 years. The Plan has made a provision of Rs. 151.45 crores and fixed a target of 10 million people to be covered under the Slum Improvement Scheme (E.I.S.). But according to the reports received from State Governments the total Sixth Plan outlay in respect of State and Union Territories is about Rs. 159.64 crores and the physical target has been fixed at 8.02 million persons. Further, the Plan has estimated that by the end of 1985, the slum population of the country would be of the order of 33.1 million. The Plan's estimate has been based on the assumption of the Working Group, set up earlier by the Planning Commission, that a fifth of the urban population in the country constitutes slum population. According to the Plan document about 6.8 million people have already been covered under the Slum Improvement Scheme (E.I.S.) since its inception upto 1979-80. Thus, according to the Plan Document, about 26.81 million slum dwellers would still need to be covered under the E.I.S. Scheme by 1985.

3.23 The assessment of the progress of the E.I.S. Scheme can be made for two periods i.e. period 1972-73 to 1979-80 (prior to the incorporation of the Scheme under the 20-Point Programme) and period 1980-83 (the first three years of the Sixth Five Year Plan). Table 3.1 gives details of the progress of the scheme upto February, 1983, for the country as a whole following the Sixth Plan targets,

3.24 As of February, 1983, a total of about 11 million slum dwellers are reported to have been covered under the E.I.S. Scheme all over the country. Of this total, about 6.8 million people were covered during the period upto 1979-80 and the remaining 4.2 million people were covered during the period 1980-83. In the first two years after the scheme had come into operation i.e. 1972-1974, 50 per cent, of the total 6.8 million beneficiaries were covered whereas during 1980-83, the maximum coverage of people (about one fourth of the total 4.2 million beneficiaries) was said to have been achieved in the year 1980-81.

3.25 Table 3.2 which gives Statewise details of the physical achievement (number of persons covered) for the period 1980-83 indicates that by the end of February 1983 (for three years) 4.2 million persons were reported to have been covered under the scheme, constituting about 50 per cent of the total number of beneficiaries who were expected to be covered during the five years of the Sixth Plan.

3.26 Among States, Andhra Pradesh and Orissa have already achieved over 75 per cent of their Sixth Plan targets while States of West Bengal, Tamil Nadu, Bihar, Uttar Pradesh, Punjab and Gujarat have covered over 50 per cent of their respective target. The States of Assam, Manipur and Kerala have shown quite tardy progress, their coverage of beneficiaries being 10 per cent or below. The remaining States have achieved between 25 per cent to 50 per cent of their physical targets.

3.27 By the end of March 1983, about 6.8 million slum dwellers were reported to have been covered under the E.I.S. scheme in the different metropolitan cities alone. Of this total about 4.3 million were covered before the Sixth Five Year Plan and the remaining 2.5 million were benefited during the first three years of the Sixth Plan, which is a little more than one third of the total coverage since the inception of the scheme in 1972. Bombay and Calcutta account for about two-thirds of the total coverage.

Evaluation of the Scheme for Environmental Improvement of Slum

3.28 Of late, the scheme has come in for sharp criticism stemming mainly from its actual implementation. These criticisms are broad in nature and point mainly to the various lacunae both in the basic frame and execution of the scheme. These include :—

- (a) So far no systematic evaluation has been made of the salient features of the scheme and the extent to which it has achieved its basic goal even though it has been in existence for over a decade now.
- (b) The scheme stipulated the provision of certain minimum amenities which are basically of a temporary nature and have to be provided on a collective basis. Considering the temporary character of slum areas where these amenities are to be provided as also the cost constraint, the number of these amenities has been restricted to 5 items for which a per capita cost ceiling of Rs. 150 has been prescribed. It is not clear what the basis of the scale of the various amenities to be provided was, nor is it clear how the cost ceilings were fixed. The scheme also does not provide for a situation where a priority could be assigned to a particular amenity in the event of the inability of the concerned local authority to adhere to the total prescribed cost ceiling so as to ensure that all slums in the city are provided with at least one amenity which is considered as the most critical of the five amenities.
- (c) There is no provision for a mechanism of detailed monitoring of the number of units provided of various amenities. The general emphasis being on spending the allocated amount and the number of beneficiaries is arrived at by dividing the total expenditure by Rs. 150, the allowable per capita expenditure. The conclusion is thereafter drawn that a certain number of slum dwellers have been benefited under the scheme.

- (d) The scheme does not provide any flexibility for variation in the rate of expenditure in accordance with the varying needs of slum areas, nor does it make provision for higher costs involved in slum improvement of those slums having peculiar geographical location. The programmes under the scheme, therefore, are carried out primarily as a construction or public works programme having no regard for the peculiar features of slum areas and specific treatment in terms of environmental amenities which each slum needs. As a result the very basic objective of improving the environment of slums is defeated.
- (c) Under the present arrangements (as stipulated in the E.I.S. Scheme) there is a complete absence of any financial participation of local bodies in the environmental improvement of slums. Prior to the introduction of the present scheme local bodies were required to undertake slum improvement out of their own resources. This practice has now ceased completely with the result that ■ fast deterioration of slum areas is taking place on account of lack of maintenance of various amenities by the local bodies.
- (f) The existing scale of amenities now needs revision as these have proved impracticable both in physical and financial terms. There is a need to reduce the norms and to raise the cost ceiling.

3.29 The various lacunae found in the actual implementation of the scheme relate to the diversion of funds and mixing them with the contributions from the local bodies. Unified programmes are formulated to provide service to areas other than the slum areas which need these services most. It has also been observed that the various services provided under the scheme have not been in conformity with the scale and type of services/amenities as stipulated in the scheme. Even high cost Community Centres, Baratghars, Bridges and Open Air Theatres have been provided from the funds earmarked for the E.I.S. scheme. Expenditure on these amenities are undesirable in view of the fact that large portions of slums are still to be provided with critical minimum amenities like potable water, storm water drains, street lighting etc.

3.30 In most of the States the monitoring of the schemes has been quite unsatisfactory. The achievements are reported on the basis of sanctioned funds rather than the actual achievement, the method adopted is to divide the allocated funds by the per capita cost of Rs. 150. This is incorrect especially when the services provided for are different from those stipulated in the guidelines of the Government of India.

Universal Slum Improvement by the year 2000

Projecting Slum Population

3.31 The progress of the E.I.S. Scheme has been reviewed in the foregoing section in the light of the Sixth Plan targets of physical achievement. In this section, an attempt is made to assess the backlog of slum dwellers who have to be provided the minimum basic facilities under the E.I.S. scheme on the basis of Task Force estimates of slum population in the country as ■ whole and specifically in metropolitan cities.

3.32 About 11 million slum dwellers have been covered under the E.I.S. Scheme between the inception of the scheme in 1972 until February 1983. Of these, about 6.8 million persons were covered under the scheme before 1980. Since State-wise data for the years 1972-79 are not available for coverage of the scheme, it is not possible to estimate the backlog and the consequent magnitude of the future task by State. This is therefore done at the India level only. Information on coverage is, however, available for the metropolitan cities so metropolitan/nonmetropolitan estimates have been made as well,

3.33 According to Task Force estimates, the slum population in the country in 1981 was between about 32 and 40 million people, constituting 20 to 25 per cent of the total urban population. On the basis of the 11 million people who are reported to have already been covered under the scheme, it is therefore estimated that 21 to 29 million existing slum dwellers have yet to be provided facilities under the slum improvement scheme. This constitutes 66 to 73 per cent of the total slum population in the country.

3.34 According to Task Force estimates the slum population in the 12 metropolitan cities was between about 14 to 16 million in 1981. The number of persons covered under the E.I.S. scheme was about 7 million of whom about 4.2 million had been covered by 1980. Hence, it is estimated that about 7 to 9 million persons living in slums in various metropolitan cities have yet to be provided with the necessary environmental facilities in the future. This constitutes about 51 to 57 per cent of the 1981 slum population in these cities, and about 33 to 31 per cent of the total slum population yet to be covered in the country.

3.35 Estimating slum population in the future implies that the pattern of urbanisation will remain much the same and that the formulation of slums will continue apace. While it may be hoped that better planning of urban development will prevent the settlement of the poor in surroundings we are now familiar with as slums, it will still be the case that investments in basic infrastructure for the poor will have to be made continuously from the public exchequer. Thus the projections of urban slum population may be regarded as projections of people living in low income and environmentally deprived settlements, but which will be referred to as "slum population" in short.

3.36 The assessment of existing slum estimates revealed that the total slum population constitutes 20 to 25 per cent of the total urban population while this proportion is 33 to 38 per cent for the metropolitan cities. Table 3.4 gives projections on slum population for 1981—2000. The projections for total urban population and that in metropolitan cities have been done by Task Force on "Planning of Urban Development". It is assumed that the proportion of slum population of the incremental urban population will continue to be 20—25 per cent: the low and high estimates are given on this basis.

3.37 The projections reveal that the 1981 slum population will double by the year 2000. During the Seventh Plan period this population will increase by about 7—9 million, of which a large proportion will be in the metropolitan cities—which includes 8 to 9 cities¹ which are expected to be added to the existing 12 metropolitan cities.

3.38 The next sections make an assessment of the costs of slum improvement before arriving at estimates of investment requirements for basis infrastructure in low income settlements.

3.39 It is of interest to note that in a survey of municipalities made by the National Institute of Urban Affairs, an estimate of urban population not served by essential public services like water supply, sanitation, roads, street lighting, etc. also comes to about 25 per cent. This gives confidence in our estimate of 20—25 per cent. In view of this information and all the other information available it is *the Task Force conclusion that the current slum population is now probably nearer 25 per cent rather than 20 per cent.*

Cost of Slum Improvement

3.40 The improvement carried out under the E.I.S. Scheme mainly relates to the provision of water supply including water taps, sewerage, storm water drains, community baths and latrines, street lighting and widening and paving of lanes. Standards have been laid down in the scheme for effecting such improvement. The per capita cost ceiling for providing these facilities has been fixed at Rs. 150 which was Rs. 120 earlier. The

¹Coimbatore, Patna, Surat, Madurai, Indore, Varanasi, Agra, Jabalpur, Vadodara.

expenditure on setting up these facilities in accordance with the norms laid down are to be met entirely by the Central Government. The State Governments are, however, required to undertake expenditure on developmental supervision, temporary housing and other development works (For a detailed discussion of the scheme refer to preceding paras).

3.41 The broad financial pattern of distribution of the per capita cost ceiling (PCCC) of Rs. 150 varies considerably in accordance with local conditions. In 1978, the Government of India laid down that only such slum areas may be included in the scheme where water, electricity and sewer mains are available at least in their periphery or where water supply could be provided through wells and septic tanks may be provided in the absence of sewerage facilities.

3.42 Of late, there has been a persistent demand for an upward revision of the PCCC from the State Governments who find this "Cost Ceiling" quite inadequate in view of the escalation in the cost of construction since 1978. Moreover, with the present per capita cost ceiling it has been found difficult to take care of the variation in expenditure because of the varying locations and nature of slums areas nor does it make room for higher cost involved in the improvement of slums resulting from a peculiar geographical location of slum areas. A number of States have already undertaken slum improvement projects on the basis of higher cost. These include, among others, West Bengal (Bustee Improvement Programme in Calcutta) and Andhra Pradesh (Urban Community Development Programme in Hyderabad).

3.43 An attempt has been made to compile data on the increased PCC from various sources in an attempt to arrive at an acceptable per capita cost ceiling so as to work out the implied cost of slum improvement over the fifteen year perspective. These sources are :

- (a) Escalated PCCC as adopted in the Bustee Improvement Programme in Calcutta.
- (b) Escalated PCCC as adopted by the Municipal Corporation of Hyderabad for the preparation of the Master Plans for Slums in the twin cities of Hyderabad and Secunderabad.
- (c) Escalated PCCC as suggested by the Local Authority of Khanna town in Punjab and approved by it.
- (d) Escalation in PCCC as suggested by Shri S. S. Tinaiker, Member of the Task Force, in his background paper for the Task Force.
- (e) Revised PCCC as suggested by the various State Governments as reported to the Town and Country Planning Organisation.
- (f) Figures of PCCC as used in the Accelerated Slum Improvement Scheme and the Madras Urban Development Project in Tamil Nadu.

3.44 Unfortunately, details of the cost break up in these schemes are not provided in these forecasts. Nevertheless, the available details on PCCC from each source are given below :—

(i) *The Bustee Improvement Programme, Calcutta*

3.45 It was for the first time that the Slum Improvement Scheme under the Central Sector (with cent per cent financial assistance) was introduced in the Bustees of Calcutta under a massive multi-sectoral investment programme of Rs. 150 crores of which Rs. 10 crores were earmarked for the Bustee Improvement Programme. Based on the conditions prevailing in bustees, the CMDA identified the physical sub components of this programme and determined the improvement norms. It was *perhaps* on this basis that an analogous programme was drawn for other towns adopting similar improvement norms—and per-

capita cost ceiling. The improvement norms prescribed by the Calcutta Metropolitan Development Authority were as follows :—

- (a) Conversion of existing service latrines into sanitary latrines/construction of new sanitary latrines either with Septic Tank with Chloronization chamber discharging into surface water drains in unsewered areas or connection to city sewer system where available on the basis of one latrine for each hutment or every 25 persons, whichever is advantageous.
- (b) Potable water tap connection to individual huts for every 1000 persons with average water supply of 90 litres per capita.
- (c) Surface, drainage facilities through underground conduits connected to underground sewer system where available or open surface drains discharging into the nearest open drainage channels.
- (d) Paving of roads, streets and pathways within the bustees.
- (e) Security lighting of streets and pathways.
- (f) Miscellaneous facilities such as garbage dustbins, bathing facilities, etc. at suitable locations.

The average cost of improvement according to the above norms was initially fixed at Rs. 120 per capita, which was subsequently raised to Rs. 150 per capita. Now, the CMDA has revised this per capita cost to Rs. 350. The hike in the per capita cost is explained by not only increases in the prices of inputs but also enlargement of the scope resulting from integration of bustees service system for water supply and drainage and sanitation with city's trunk services system.

(ii) *The Urban Community Development Programme, Hyderabad*

3.46 The Municipal Corporation of Hyderabad has undertaken two projects for the development of slums in the twin cities of Hyderabad and Secunderabad. These relate to preparation of Master Plans for 457 slum areas in these cities. The programme is being operated under the "Habitat Housing Programme". Housing is being provided under the Urban Community Development programme wherein house site "Pattas" have been given to slum dwellers to motivate them to construct their own houses on a self-basis. The amenities provided along with their per capita costs are given below. The total capita cost of these amenities comes to Rs. 400. This cost also includes the cost of Community Halls, which according to the scale of amenities as laid down in the Scheme, are outside its purview. Even if the cost of a community hall is excluded from the total PCCC, it comes to Rs. 390, which again is quite high as compared to the existing PCCC as stipulated in the scheme.

Amenity	PCCC Rs.	% of the total PCCC
(1) Asphalt Road	120	30
(2) Sewer Lines	100	25
(3) Storm Water Drains	28	7
(4) Community Lavatory	52	13
(5) Water Supply	52	13
(6) Electricity	28	7
(7) Community Hall	20	5
TOTAL	400	100

Source : Municipal Corporation of Hyderabad.

(iii) *Khanna Town, Punjab*

3.47 The following is the approved tender per capita cost of different amenities for slum improvement work in Khanna Town in Punjab. This is a revised estimate and relates to September, 1982.

Amenity	PCCC
	(Rs.)
(1) Water Supply	13
(2) Sewer Open Drains	65
(3) Community Baths and Latrines	40
(4) Widening and Paving of existing lanes	105
(5) Street Lighting	35
TOTAL	380

Source : Town & Country planning organisation.

The basis of the above hike, though not stated, could be taken as general increase in prices of construction materials and labour cost.

(iv) *The Accelerated Slum Improvement Scheme of Tamil Nadu*

3.48 This scheme was launched in Tamil Nadu in 1977-78 for accelerated improvement of 683 slums in 106 municipalities and township committees. To start with, Madurai, Tiruchirapalli, Coimbatore and Madras have been selected for implementation of the scheme. The scheme envisages the coverage of about 9 lakh persons. The scale of improvement adopted has been as follows :—

(i) Public conveniences'	1 seat for 10 families.
(ii) Water supply	1 public fountain for every 20 families (or bore well or tubewell)
(iii) Street Lighting	4 flood/tube lights per acre of slum area, housing 150/200 families.

The estimated cost of these improvements is about Rs. 250 per capita. In another scheme introduced under the Madras Urban Development Project, the cost of improvement has been fixed at about Rs. 260 per capita.

(v) *Task Force Background Paper*

3.49 An estimate made for the Task Force suggests that the revised per capita cost ceiling should be Rs. 275. This assumes that certain cost reduction in the PCC will be affected by adopting different alternatives for various amenities. A brief summary of these suggestions is made below :

Provision of toilets constitutes the single most important environmental amenity for the hygiene of slums, followed by drainage. The cost of one acqua privy seat based on actual rate of construction in Bombay is about Rs. 7000¹. On the assumption that it is used by 50 persons, the higher side of the scale, the PCC comes to Rs. 140, which is higher than the present PCC. If some cost reduction is effected by eliminating items like doors and roofs or by resorting to redesigned layouts the cost can be brought down to Rs. 5000. This cost can further be brought down to Rs. 4000, if the toilets are connected with a sewer line. Further savings can be effected by adopting the low cost sanitary latrines designed by the "Sulabh Shauchalaya" Scheme in Bihar which is described in detail in Appendix I of this report.

¹S. S. Tinaikar : *Environmental Improvement of Slums and its cost.*
Urban Development Task Force Paper S. 4, Planning Commission, 1983.

3.50 In slums which are located in areas with low ground water or soft impervious strata, the NEERI design of rural latrines are the most suitable as it involves less expenditure and is easy to maintain and can be executed quickly. The estimated cost of this type of latrine is Rs. 3500 per seat without roofs and doors. As regards drainage considering various aspects such as geographical location of slum areas, the degree of rainfall, Rs. 30 per capita as Rs. 150 per hut can be regarded as reasonable.

3.51 Water taps, pathways and street lighting constitute relatively minor items of expenditure and provide good scope for savings. Except water supply the other items do not constitute substantially to the cost of environmental improvement of slums. Considering various aspects, the PCC of Environmental Improvement of slums has been estimated at Rs. 275 if the amenities provided have to be of a scale and quality which really improve the environment of slums.

(vi) *State Government Reports to the Town and Country Planning Organisation*

3.52 During the course of their field visits to cities/towns covered under E.I.S. Scheme, the TCPO have solicited the views of State Government/Union Territories on the adequacy/inadequacy of the existing per capita cost ceiling of environmental improvement. While no State considered the present PCCC as adequate to meet the expenditure on slum improvement most of the States gave varying figures for the revised per capita cost ceiling. These figures range from Rs. 200 to Rs. 500. The consensus was for a revised PCCC of Rs. 250 to Rs. 300. However, a few States favoured a still upward revision i.e. Rs. 350 to Rs. 500. About 17 States gave their opinion for the upward revision of the PCC, of which six considered Rs. 300 to be adequate while two States thought that it should be Rs. 400 and one each favoured Rs. 200, Rs. 350, Rs. 500 respectively. No basis for the anticipated hike have been given by any State.

3.53 In sum, following are the revised figures for per capita costs for slum improvement obtained from different sources:

- (i) Rs. 250—TCPO Survey, Accelerated Slum Improvement Scheme Tamil Nadu.
- (ii) Rs. 260—Madras Urban Development Project.
- (iii) Rs. 275—Task Force Background Paper.
- (iv) Rs. 300—TCPO Survey.
- (v) Rs. 350—Calcutta Bustee Improvement Programme.
- (vi) Rs. 380—Khanna Town, Punjab.
- (vii) Rs. 400—M. C., Hyderabad.

Investment requirements for Universal Slum Improvement 1985-2000

3.54 This gives a considerable range of what the per capita cost of slum improvement should be currently. The Task Force on "Financing of Urban Development" has made estimates of the "costs of urban infrastructure". They have included water supply, sewerage/sanitation, solid waste disposal, storm water drainage, roads, street-lighting and land preparation as the essential components of public infrastructure. Their low estimate is about Rs. 750 per capita of which about one-third may be regarded as off-site infrastructure. Of the remaining Rs. 500, if allowance is made for the provision of roads (Rs. 200 per capita) and land preparation (Rs. 60 per capita) which is of a higher standard than envisaged in slum improvement schemes, a per capita expenditure of Rs. 300-350 (at about 1982 prices) seems a realistic estimate for slum improvement.

3.55 Table 3.7 gives estimates of investment requirements for universal slum improvement by the year 2000. It is suggested that provision be made for the full incremental slum population in each plan period and the existing backlog of 23–32 million people be covered in phases by the year 2000 : 40 per cent in the Seventh Plan, 40 per cent in the Eighth Plan and 20 per cent in the Ninth Plan.

3.56 As shown in the table this scheme implies a provision of Rs. 480–660 crores at Rs. 300 per capita in the Seventh Plan for coverage of about 16–22 million people—an approximate doubling of physical targets in the Sixth Plan. Taking into account the earlier conclusion of slum population now being nearer 25 per cent than 20 per cent, and the discussion on costs, it would seem that within the above range the recommended expenditure in the Seventh Plan for slum improvement should be about Rs. 650–750 crores.

3.57 It should be emphasized, however, that a more systematic assessment of norms, standards and their costs should be undertaken in order to arrive at realistic costs of these schemes. The practice of fixing per capita norms which are then not changed for long lengths of time should cease. A procedure for the continuous monitoring of these schemes should be put into effect such that evaluations can be done systematically. It would then be feasible to revise the cost norms at regular periodic intervals in response to changes in the cost structure prevailing in the economy. The above figures should therefore be taken to merely indicate the order of magnitude of funds recovery for the universal improvement of slums by the year 2000. Note that the backlog itself is about as much as the incremental slum population expected.

TABLE 3.1

PROGRESS OF SCHEME OF ENVIRONMENTAL IMPROVEMENT OF SLUMS—ALL INDIA
UPTO FEBRUARY, 1983

		Population Covered in (lakhs)
1972–74		33
1974–78		17
1978–80		18
Sub-Total 1972–80		68 ¹
1980–81		11
1981–82		16
1982–83		15
Sub-Total 1980–83		42 ²
Grand Total		110

Source :¹ Ministry of Works & Housing, Government of India.

² Town and Country Planning Organisation, Ministry of Works and Housing.

TABLE 3-2

STATE-WISE PROGRESS OF SCHEME OF ENVIRONMENTAL IMPROVEMENT OF SLUMS, 1980—83

Population Covered (in '000)

State	Sixth Plan 1980—85 Physical Target	Achievement 1980—83	Percentage achievement
1. Andhra Pradesh	1000	750	75.0
2. Assam	50	9	18.0
3. Bihar	132	80	60.6
4. Gujarat	333	195	58.6
5. Haryana	253	88	34.8
6. Himachal Pradesh	27	10	37.0
7. Jammu & Kashmir	293	99	33.8
8. Karnataka	400	182	45.5
9. Kerala	400	30	7.5
10. Madhya Pradesh	534	137	25.7
11. Maharashtra	850	400	47.1
12. Manipur	8	1	12.5
13. Meghalaya	20	7	35.0
14. Nagaland . . . . .	..	..	..
15. Orissa	37	28	75.7
16. Punjab	333	186	55.9
17. Rajasthan	167	75	44.9
18. Sikkim	12	5	41.7
19. Tamil Nadu	1075	648	60.3
20. Tripura	33	10	30.3
21. Uttar Pradesh	670	383	57.2
22. West Bengal	660	460	69.7
<i>Union Territories :</i>			
1. Delhi	700	358	51.1
2. Goa, Daman & Diu	33	13	39.4
3. Mizoram	30	6	20.0
4. Pondicherry	36	28	77.8
TOTAL	8086	4188	51.8

Source : Town and Country Planning Organisation, Ministry of Works and Housing, 1983.

TABLE 3-3

**COVERAGE OF ENVIRONMENTAL IMPROVEMENT OF SLUMS IN METROPOLITAN CITIES
(UPTO MARCH, 1983)**

(in '000)

City	1981 Census Population	Population covered under the Scheme				Total upto March 1983	% of the total bene- ficiaries
		Before the Sixth plan	1980-81	1981-82	1982-83		
1	2	3	4	5	6	7	8
Calcutta	9166	1366	220	200	80	1866	27.22
Greater Bombay	8227	1832	121	63	124	2140	31.22
Delhi	5714	166	66	133	159	524	7.64
Madras	4227	(a)	(a)	850(b)	..	850	12.40
Bangalore	2914	(a)	(a)	135(b)	29	164	2.39
Hyderabad	2528	137	78	14	36	265	3.87
Ahmedabad	2515	..	..	32	..	32(c)	0.47
Kanpur	1688	205	..	21	25	251	3.66
Pune	1685	130	..	21	11	162	2.36
Nagpur	1298	162	..	102	15	279	4.07
Lucknow	1007	176	11	11	5	203	2.96
Jaipur	1005	103	..	4	12	119	1.74
TOTAL	42024	4277	496	601	496	6855	100.00

Notes : (a) No separate figures are available for persons covered under the Scheme upto 1979-80 (before the Sixth Plan) and for the years 1980-81, 1981-82, 1982-83; only cumulative figures of coverage upto March, 1982 and December 1982 for Madras and Bangalore Cities respectively are available.

(b) Total under Col. 5 does not include these cumulative figures of persons covered. However total under col. 7 includes the cumulative total mentioned above (in col. 5).

(c) The figures are partial since these do not include improvement work undertaken by the Municipal Corporation of Ahmedabad.

Source : (i) Town & Country Planning Organisation, Ministry of Works & Housing, Govt. of India, 1983.

(ii) Housing and Urban Development Department, Government of Tamil Nadu, 1983 (for Madras city).

TABLE 3-4

SLUM POPULATION IN INDIA : PROJECTIONS, 1981—2000

A. Urban Population

(Population in Millions)

	1981	1985	1990	2000
India	162	188	225	310
Metropolitan ¹	42	51	65	95
Other Urban	120	137	160	215

Source :—Task Force on "Planning of Urban Development".

B. Estimated Slum Population

	1981 ^a	1985	1990	2000
India Low ³	32	38	45	62
High ⁴	40	47	56	78
Metropolitan Low ⁵	14	17	22	32
High ⁶	16	19	25	36
Other Urban Low ⁷	18	21	23	30
High ⁸	24	28	31	42

1. Estimated Metropolitan population includes that of cities expected to have more than 1 million population in the projected years.
2. Task Force estimates for 1981 Slum Population.
3. "All India" Low estimate: Assuming 20% of additional urban population will be in slums, Squatter's settlements, etc.
4. "All India" High estimate : 25% of additional urban population.
5. "Metropolitan" Low estimates : 33% of additional metropolitan population.
6. "Metropolitan" High Estimates : 38% of additional metropolitan population.
7. "Other" Low Estimate : Residual from (3) and (5)²(About 15% of additional other urban population).
8. "Other" High Estimate : Residual from (4) and (6) (About 20% of additional other population).

TABLE 3-5

SLUM POPULATION YET TO BE COVERED—ALL INDIA
(FEBRUARY, 1983)

(in '000)

	Total Urban Population	Total Slum Population estimated for 1981		Total No. of slum dwellers covered up to Feb. 1983	Slum Population yet to be covered	
		Low	High		Low Estimate	Estimate High
1	2	3	4	5	6	7
All India	155233	32414	40875	10983	21426 (66.10)	29887 (73.11)

Percentages in bracket relate to total slum population.

Source : (1) Coverage of Beneficiaries : Town & Country Planning Organisation, Government of India.

(2) Slum Population : Task Force Estimates.



TABLE 3-6
SLUM POPULATION YET TO BE COVERED—METROPOLITAN CITIES
(MARCH—1983)

(in '000)

City	1981 Census Population	Population living in Slums on the basis of assumed per- centages		Slum Population covered upto March 1983	Slum population yet to be covered	
		Low Estimate	High Estimate		Low Estimate	High Estimate
1	2	3	4	5	6	7
Calcutta	9166	3208	3666	1866	1342 (42)	1800 (49)
Greater Bombay	8227	3291	3702	2140	1151 (35)	1562 (42)
Delhi	5714	2571	2857	524	2047 (80)	2333 (82)
Madras	4277	1283	1497	850(a)	433 (34)	647 (43)
Bangalore	2914	583	728	164(a)	419 (72)	564 (77)
Hyderabad	2528	506	632	265	241 (48)	367 (58)
Ahmedabad	2515	503	629	32(b)	471 (94)	597 (95)
Kanpur	1688	675	760	251	424 (62)	509 (67)
Pune	1685	253	337	162	91 (36)	175 (52)
Nagpur	1298	389	454	279	110 (28)	175 (38)
Lucknow	1007	352	403	203	149 (42)	200 (50)
Jaipur	1005	251	302	119	132 (53)	183 (61)
TOTAL	42024	13865	15967	6855	7010 (51)	9112 (57)

Notes : (a) This is a cumulative total of beneficiaries covered upto March 1982 and December 1982 for Madras and Bangalore respectively.

(b) These figures are partial since these do not include the number of beneficiaries covered under Slum-Improvement undertaken by the Municipal Corporation of Ahmedabad.

(c) Percentage in bracket relates to slum population.

Source : (1) Town & Country Planning Organisation, Ministry of Works & Housing, Government of India.

(2) Housing & Urban Development Department, Government of Tamil Nadu, 1983 (for Madras city).

TABLE 3-7

INVESTMENT REQUIREMENTS IN LOW INCOME URBAN SETTLEMENTS, 1985—2000

A. Estimate of Backlog in 1985

(In millions)

	Total Slum Population 1981		Slum Population covered upto 1983	Expected coverage 1983-85	Increment to slum population 1981-85		Estimated backlog 1985	
	Low	High			Low	High	Low	High
India	32	40	11	4	6	7	23	32
Metropolitan	14	16	7	2	3	3	8	10
Other Urban	18	24	4	2	3	4	15	22

B. Slum population to be covered 1985—90

(In millions)

		1985-90		1990—2000	
		Low	High	Low	High
India	Incremental Slum Population	7	9	17	22
	Backlog coverage	9	13	14	19
	Total	16	22	31	41
Metropolitan	Incremental Population	5	6	10	11
	Backlog coverage	3	4	5	6
	Total	8	10	15	17
Other : Urban	Incremental Slum Population	2	3	7	11
	Backlog coverage	6	9	9	13
	Total	8	12	16	23

C. Investment required of 1985—2000

(Investment in 1982 in Rs. crores)

		1985—90		1990—2000	
		Low	High	Low	High
(i) At per Capita Cost of Rs. 300					
India		480	660	930	1230
Metropolitan cities		240	300	450	510
Other Urban		240	360	480	720
(ii) At per Capita Cost of Rs. 400					
India		640	880	1240	1640
Metropolitan cities		320	400	600	680
Other Urban		320	480	640	960

Notes : 1. Backlog Coverage : It is assumed that approximately 40 per cent of existing backlog in 1985 will be covered in the Seventh Plan and the rest in the Eighth and Ninth Plan.

2. It is assumed that all the slum population will be covered by the year 2000 with the backlog coverage distributed as above.

IV. IMPEDIMENTS TO HOUSING INVESTMENTS BY THE POOR

4.1 The poor do make substantial housing investments. The issue is how to encourage larger investments without the poor having to sacrifice any of the basic essentials for living and how to utilise that investment to achieve greater comfort and livability of shelter. The poor, in this context, need to be defined as all those who cannot compete in the authorised housing market owing to their low income and for lack of assets. This chapter reviews the various impediments, legal and otherwise which militate against the poor even helping themselves.

The Role of Legislation

4.2 Some of the legal impediments which are related to Town Planning legislation (which provides the statutory basis for Master Plans/Development Plans of cities) and building regulations are well recognised (though hardly any modifications to them have actually been made) as factors which inhibit the poor from making significant housing investments.¹ These relate to zoning regulations, standards of services, minimum plot sizes, maximum permissible density, requirements of minimum sizes of living spaces and standards of building construction etc. All such requirements put the cost of even minimum sized plots and minimum specified tenements far above the means of the poor and in effect deny them access to authorized, "decent" housing.

4.3 It is generally accepted that the security of land tenure encourages investment in housing. From this point of view legislation regarding slum areas which affects settlements of the poor needs to be analysed. As mentioned in the last chapter the first Slum Areas (Improvement and Clearance) Act which was applicable to the Union Territory of Delhi was passed in 1956. Talking about the Bill, the then Minister for Home Affairs explained in the Rajya Sabha: "According to the normal standards, the population in an acre should not exceed 200. In Delhi, it is on an average, as much as 600. But in the Slum Areas the number of persons per acre—in some of the Katras—goes up to about 2500".²

The Minister told the Lok Sabha: "The population living in Slums comes to nearly 2 lakhs; that is, about 40,000 families are somehow managing to exist in these Slums..... So, the Bill seeks to remove this evil.....and we hope that vigorous measures will be taken in order to restore some sort of decency of life to the large numbers who are living under unimaginable conditions in these areas today."³ The Act primarily applied to dilapidated, overcrowded, insanitary pucca buildings since the problem then as explained by the Minister, was mainly of insanitary living conditions in such buildings. By amendments made after 1964, the Act encompassed unauthorized hutments also.⁴ Subsequently

¹Report of the study group on Town Planning and Building Regulations, Ministry of Works and Housing, Govt. of India.

²Birdi, H. D. Delhi Slums and Law, ISSD, New Delhi 1982, (p. 107).

³Ibid, (p. 107)

⁴For instance (Section 4) "(1) where the Competent Authority..... is satisfied that any building in a slum area is in any respect unfit for human habitation, it may.....serve upon the owner of the building a notice requiring him.....to execute the works of improvement specified therein and stating that in the opinion of the authority those works will render the building fit for human habitation."

The amendment in 1964 added :

"Provided that where the owner of the building is different from the owner of the land on which the building stands and the works of improvement required to be executed relate to provision of water taps, bathing places, construction of drains (open or closed as the case may be, provision of water borne latrines or removal of rubbish and such works are to be executed outside the building, the notice shall be served upon the owner of the land."

some of the States passed similar pieces of legislation based on the Slum Areas (Improvement and Clearance) Act, 1956. The following states have enacted Slum Areas Acts :

- (1) Andhra Pradesh (1956)
- (2) Madhya Pradesh (1956)
- (3) Assam (1961)
- (4) Punjab (1961)
- (5) Uttar Pradesh (1962)
- (6) Tamil Nadu (1971)
- (7) Maharashtra (1971)
- (8) West Bengal (1972)
- (9) Gujarat (1973)
- (10) Karnataka (1974)
- (11) Kerala

Broadly they all conform to the Slum Areas (Improvement and Clearance) Act, 1956. There are minor differences between them (except the case of Gujarat where there is no provision for land acquisition under the Act).

4.5 Because of tardy implementation resulting in failure to keep pace with the growth of population in the cities, Master Plans/City Development plans failed to create an orderly and hygienic urban environment and the problem of the growth of unauthorised hutments increased. As a result of the recognition that the policy of clearance and rehabilitation of slum dwellers could not be successful in the face of growing problems⁵ the Scheme for Environmental Improvement in Slum Areas was introduced in 1972 in the Central Sector. The operation of the Scheme is made possible by the statutory provisions in the Slum Areas Act in those states where it has been passed.⁶ The important sections among these provisions, which relate to slum improvement, are listed below.

4.6 The Slum Area (Improvement and Clearance) Act, 1956 states that :

“(i) Where the Competent Authority upon report from any of its officers or other information in its possession is satisfied as respects any area that the buildings in that area—

- (a) are in any respect unfit for human habitation, or
- (b) are by reason of dilapidation, overcrowding, faulty arrangement and design of such buildings, narrowness or faulty arrangement of streets, lack of ventilation, light or sanitation facilities or any combination of these factors, are detrimental to safety, health or morals,

it may, by notification in the official Gazette, declare such area to be a slum area.”

“(ii) In determining whether a building is unfit for human habitation for the purposes of this Act, regard shall be had to its condition in respect of the following matters, that is to say—

- (a) repair
- (b) stability
- (c) freedom from damp

⁵ Description of Slum Improvement Scheme-Internal Brief for Minister P. C. Sethi, Ministry of Works and Housing, 1980.

⁶ The States which have not enacted Slum Areas legislation face several legal problems in taking up improvement works in slums, particularly those on private lands. They presumably try to implement the Scheme by taking action under Municipal Acts and by laws,

- (d) natural light and air
- (e) water supply
- (f) drainage and sanitary conveniences
- (g) facilities for storage, preparation and cooking of food and for the disposal waste water ;

and the building shall be deemed to be unfit as aforesaid if and only if it is so far defective in one or more of the said matters that it is not reasonably suitable for occupation in that condition.”⁷

4.7 Slum Improvement : The Act empowers the Competent Authority to serve upon the owner of a building or land in a slum area, to execute the works of improvement. (see footnote 4). In the event of the owner failing to execute the work, the Competent Authority may itself do the work required to be done under the notice and recover the expenses with interest from the owner.

4.8 Acquisition of Land : Where it appears that in order to enable the Competent Authority to execute any work of improvement in relation to any building in a slum area or to redevelop any clearance area, it is necessary that land within, adjoining or surrounded by any such area should be acquired, the Government may acquire the land and make it available to the Competent Authority to execute the necessary work. The amount payable as compensation under this Act is sixty times the net average monthly income actually derived from such land during the period of five consecutive years immediately preceding the date of publication of the notice to acquire the land.

4.9 Protection of Tenants in Slum Areas from Eviction : No person can evict a tenant from a building or land in a slum area without permission from the Competent Authority. In granting or refusing such permission the important factors which are taken into consideration are :

- (a) whether alternative accommodation within the means of the tenant would be available to him if he were evicted.
- (b) whether the eviction is in the interest of improvement and clearance of the slum area.

4.10 The Slum Areas Act refers to the inadequacy of shelter in terms of its structural quality, hygienic condition and availability of services. It does not concern itself with its legality or illegality. Originally, when the Bill was drafted, its major concern was with the improvement of old, insanitary pucca buildings, in which case the question of ownership of the building and of the land on which it stands, and the contractual relationship between the owner and occupiers is generally straightforward. When the Act is applied to hutments, their unauthorized status raises a number of questions which the Act does not deal with. The Act seeks to provide basic services to slum dwellers in order to relieve the wretched conditions in slums. Its limited objective is to stop slum areas from being a danger to the health, safety and morals of the people of the area. In this respect it is a temporary measure.

4.11 A pucca building may become a slum over a period of time owing to neglect, lack of or inadequate maintenance, overcrowding, etc. (behind these reasons may be such factors as the Rent Control Act, non-availability of affordable alternative accommodation etc.). A hutment, however, is a slum from the start because as an unauthorized settlement it suffers from haphazard growth and a lack or acute underprovision of basic services such as potable water supply, latrines and drainage. The emergence of hutments can be directly

⁷ Section 3 Declaration of Slum Area

The Slum Area (Improvement and Clearance) Act, 1956,

attributed to Town Planning legislation and building regulations which lay down standards of space, services and construction, the achievement of which is beyond the investing capacity of the low-income population. Slum improvement may relieve insanitary and wretched conditions in old, pucca buildings, but it cannot be a corrective measure even to that limited extent in the case of hutments as long as the processes of Town Planning, financing and management, which determine the access people have to land and services, continue to operate in their present form. Thus the laws and procedures formulated in the name of creating planned development and hygienic environment effectively exclude the poor from some of the fundamental necessities of a better life. Worse still, the prevailing system calls into question the legitimacy of their very existence.

4.12 From the above discussion it becomes obvious that Slum Improvement is not intended to provide a solution to the question of housing for the poor. It is silent on the crucial question of tenure to the residents of slums (hutments). Although the impracticability of slum clearance is well recognized and it is assumed that the slums which are taken up for improvement will remain for some years, their residents are given no legal status. The Act has thus failed to create conditions conducive to the making of housing investment by the poor.

4.13 Slum improvement work as part of the Minimum Needs Programme, includes provision of communal water taps and latrines, paving/widening of pathways, construction of open drains and installation of street lights. These improvements can be carried out after an area is declared as a slum area under the Slum Areas Act. Any person aggrieved by such a declaration can appeal to the Administrator (Tribunal, Appellate Authority, Court, etc. in the State Acts) and get the declaration rescinded. No improvements are possible in such cases. Even in those cases where an area is declared as a slum area and is improved, the ownership of the land continues to rest with the original owner. The residents get no legal right to occupy the land. They are protected from eviction in that the Competent Authority has to grant permission to evict residents of notified slums. (Residents in non-recognized slums do not get such protection). The Act mentions land acquisition only 'in order to enable the authority to execute any work of improvement in relation to any *building* in a slum area or to *redevelop* any clearance area'. It is ambiguous on the question of acquisition of land to facilitate hutment improvement.⁸ Because the Slum Areas Act does not concern itself with the unauthorized status of hutments, or ownership and proposed use in the city Master Plan/Development Plan of the land on which they are situated, a number of difficulties arise in the operation of the Slum Improvement Scheme. A large number of hutments are situated on lands which are regarded in the Master Plan/Development Plan as unsuitable for building purposes e.g., lands subject to flooding, steep slopes of hills, lands without proper access etc. Many of them cannot be improved at a 'reasonable expense' (as required by the Act) and for others slum clearance is the only viable alternative. Given the impracticability of slum clearance and rehabilitation (as expressed in government documents) the possibilities for slum improvement in such hutments are doubtful.

4.14 Many hutments occupy lands reserved for public purposes (schools, hospitals, parks etc.) in the Master Plan/Development Plan for the city. The record of Master Plan implementation has generally been very poor. In addition to the problems of inordinately long and complicated land acquisition procedure, local authorities face the problem of acutely inadequate finance to acquire the reserved lands. These lands cannot be built upon or sold; they remain vacant. Many of them, over a period of time, are occupied by hutments. Can those hutments be improved? If the statutory provisions of the Master Plan are not to be violated, they must be cleared, which is rarely possible. Alternatively they can be

⁸ Most of the State Acts, however, explicitly mention acquisition of land to facilitate slum (hutment) improvement. But, as far as can be ascertained, this provision in the Acts has been utilized in extremely rare cases to acquire land for this purpose.

improved as a temporary measure. The guidelines for slum improvement⁹, however, suggest that the slum must not be earmarked for clearance for at least 10 years from the date of effecting improvements. This compromises the Master Plan. The third possibility is that when the Master Plan is revised (there is a statutory provision for revising the Master Plan every 10 years), the land-use of the sites of hutments is changed from 'public purpose' to 'residential' to accommodate the existing slums. This would, in all probability, mean less than adequate provision in the Master Plan of public amenities for an area, such as schools, hospitals, which are primarily intended to be used by the poor. Such anomalies have their roots in the contradictions between the Town Planning Act (which provides the statutory basis for Master Plan/Development Plans) and Slum Areas Act.

4.15 The Act makes no reference to the question of ownership of the land on which a slum is situated. This also presents difficulties for executing slum improvement. The guidelines for the Scheme of Environmental Improvement in Slum Area¹⁰, therefore clearly stipulate that improvements should be completed in slums located on public lands before those on private lands can be considered. Public lands include lands owned by State Government, Central Government, railways, Port Trust etc. Even here the record of implementation of slum improvement on lands owned by different public agencies is very uneven. There is resistance from some of them to allow slum improvement on their land.

4.16 Generally most of the hutments are highly densely built. When slum improvement work is executed realigning and shifting of huts is sometimes required in order to make room for building communal latrines, open drains and pathways. The Scheme, however, does not provide for reducing the high level of congestion in hutments by decanting some of the households to other suitable locations (although the Slum Areas Act defines overcrowding as one of the factors which renders buildings in an area detrimental to health, safety and morals). This is primarily because slum improvement is regarded as a temporary measure, executed only to the extent of providing basic services on (or in rare cases, near) the site of individual hutments. As such, it is not dovetailed with a larger programme for decongestion which is, in a number of cases, a primary need.

4.17 All such problems arise because the Slum Areas Act does not take into account the unauthorized status of hutments. It makes its central concern the provision of sanitary environment in slums. This may indeed be the need in unsanitary, unsafe, pucca buildings but in hutments the problem is not bad sanitation alone¹¹ but more importantly their illegality. The failure of the Slum Areas Act to deal with the unauthorized status of hutments perpetuates the sense of vulnerability (*vis-a-vis* the city authorities and/or slumlords, local interest groups etc.) and acts as an impediment to possible sustained and substantial improvement by the slum dwellers of their shelter. They remain outside the formal Town Planning framework as aberrations in the Master Plan. In the absence of security of tenure the residents are reluctant to invest in shelter improvements any more than absolutely necessary to attain minimum liability. In fact, the Slum Areas Act restricts erection (which includes extension, alteration or re-erection) of a building in a slum area without the previous permission of the Competent Authority¹². The Act, however, does not specify the conditions which need to be fulfilled to obtain such permission.

4.18 Because of a variety of shortcomings in the Slum Areas Act it is not capable of creating conditions fit for human habitation in hutments. To limit the problems they have to deal with, city authorities in some cases have devised a cut-off date (usually a date or

9 Ministry of Works and Housing, Govt. of India : Draft Revised Guidelines for Point 10 (a) of the 20 Point Programme-Scheme for Environmental Improvement in Slum Areas October, 1982.

10 *Ibid.*

11 Experience amply shows that mere provision of basic services on a meagre scale (as given in the guidelines and even more meagre in practice) and an absence of an effective community organization to maintain the services, do not lead to any appreciable improvement in the sanitation situation in hutments. In this respect even the limited objective of the Act is defeated. (Also see S. S. Tinakar's paper-Environmental Improvement of Slums and its cost)".

12 This probably applies to pucca structures. In any case there is no machinery to control such new construction work in hutments.

which an enumeration of hutments is carried out) to establish the 'authorized' status of residents of hutments, although by their very nature all hutments are unauthorized. Those families who start residing in the hutments after this date are said to 'unauthorized'. There is no statutory basis for such a distinction in the Slum Areas Act. It defines a slum only on the basis of structural and hygienic conditions and makes no reference to the date of its establishment. The need to devise such a cut-off date shows the total inadequacy of the Slum Improvement Scheme to deal with the problem.

4.19 Slum improvement is a temporary measure. The need 'to formulate a perspective plan for slum improvement' or 'to prepare a long-term plan to give security of tenure to slum dwellers'¹³, is often expressed in government documents. These perspective or long-term plans cannot, however, be prepared in isolation of the overall Town Planning framework. Short of restructuring the basis of Town Planning which determines the access to urban land and services, no short-term measure is likely to really alleviate the situation of the poor in cities.

The Constraints "Illegality"

4.20 The illegal status of hutments creates a number of difficulties and exposes them to various forms of exploitation. Slumlords often extort money from them under various guises (as rent, contribution for festivals, for obtaining basic services etc.). In large cities where the pressure on accommodation even in hutments is great, substantial sums of money have to be paid in order to "buy" a patch of land or a shanty at certain locations. The poor and less educated feel vulnerable in face of strong arm tactics of various vested interests for grabbing land. The sense of insecurity which surrounds many such unauthorized settlements leads to reluctance on the part of the residents to make significant housing investments.¹⁴

4.21 Hutments generally grow by accretion in a haphazard manner. Newcomers pitch their shelter close to the existing huts. During the initial period of uncertainty the residents are unwilling to spend more than the barest essential minimum on their shelter, and that too on such materials which can be re-used. The unauthorized and unplanned growth leads to overcrowding and leaves very little or no possibility of expansion of the existing huts. Even when the owner may wish to carry out improvements and may have a capacity to invest in house extension, he is limited by the non-availability of space. As pointed out earlier, there is no provision to decongest hutments as part of slum improvement. Therefore, even in 'improved' hutments, excessively high densities continue to prevent or restrict incremental improvements of shelter.

4.22 The poor are denied legal access to land and the consequent possibility of housing improvement, by various vested interests for a variety of reasons. There are instances where groups of city residents who are property tax payers have taken the city administration to court in an attempt to stop possible resettlement of hutment dwellers on a piece of public land next to their properties. There are cases where a proposal by the city administration to resettle hutment dwellers on a piece of land earmarked in the City Development Plan for Housing for Economically Weaker Sections, is rejected by the Standing Committee of the Corporation. It is suggested in knowledgeable circles that this kind of veto may have been motivated by the desire to protect the interests of landowners in the area. It is also said that it is no accident that a good many hutments are on lands belonging to elected members of the civic bodies and their relatives.

¹³ Description of Slum Improvement Scheme : Internal Brief for Minister, P. C. Sethi, op cit.

¹⁴ See Appendix for case studies on the process of housing hutments made by a sample of low income families in Poona.

4.23 There is an urgent need to create strong and effective mechanisms to curb such obstruction by vested interest of efforts to house the poor which are procedurally in order. Unless this is done the poor will continue to be denied access to land and a chance of improving their shelter.

4.24 The illegality of hutments imposes a severe constraint for obtaining institutional finance for shelter improvement.¹⁵ In the absence of a clear title to the land, the channels for obtaining loans formally for house building remain closed. Those in formal employment can obtain loans because of certain facilities that go with their jobs. They are, however, not necessarily cheap loans and are often available only for short term and hence require high repayment instalments. In most cases they are not available for house construction but obtained for this purpose under some other head. Even this possibility is not open to those in casual, unsteady employment. A few of them manage to raise small amounts of loans, often interest free, from their employers; some borrow from friends and relations, in some cases at exorbitant interest rates; but most find it extremely difficult to put together a sum of money which can adequately finance significant improvement of shelter.

The Limits Improvement

4.25 Although security of tenure is a necessary condition to facilitate substantial investment in housing improvement, it is not a sufficient condition. The amount of investment people can make in housing is obviously related to their income, assets and access to institutional finance, which may be conditional on the kind of privileges and facilities that go with their jobs, such as loan against Provident Fund, employees' co-operative societies, employer's guarantee for institutional loans, etc.

4.26 The demands of the materials and techniques used for construction are also a limiting factor. For instance, a hut made from polythene sheets, rush mats, dry twigs, gunny sacks etc. is a minimum shelter. An improvement on it is a shed built from rough wooden slats, recycled tin sheets, broken or sundried bricks in mud mortar and plaster, asbestos cement sheets, galvanized iron sheets, clay roof tiles and such other materials. A further improvement, however involves the use of cement, bricks, properly fashioned doors and windows, galvanized iron sheets and clay tiles, all of which require the use of relatively expensive materials and skilled labour. Each of these levels of construction or improvement represents distinct levels of investment magnitude, which determine who can do what and when. The first level—that of the minimum shelter—requires minimal capital investment. The materials used may be free of recycled waste. The major investment in this case is that of labour and time, and subsequently on maintenance and upkeep. At the second level, monetary expenditure on both materials and labour is higher, but that on maintenance and upkeep may be lower, and the degree of stability and "permanence" of the structure is of a definitely higher order. The third level represents an essentially pucca structure, which demands, on a per square foot basis, only a marginally lower cost of construction than a "legal" structure. The major savings effected are because building regulations do not have to be strictly adhered to. In terms of capital investment the third level represents a big leap from the second and which only a minority of shanty dwellers are capable of.

4.27 An important point, often overlooked, is that the magnitude of investment in housing that a household can make can be assessed by evaluating the chances of occupa-

¹⁵ See also H. U. Bijlani "Evaluation of Sites and Services Projects".

Planning Commission, *Urban Development Task Force Paper S-2*, 1983.

tional mobility and access to stable employment.¹⁶ The low-income population comprises two non-competing groups. The first is employed in urban modern sector jobs mainly owing to a relatively high social standing, higher level of education and contacts with those informal employment who help them in obtaining jobs. The second group is effectively barred from modern, urban employment on account of their lower social status and the lack of qualifications and contacts, and are thus condemned to remain in traditional, low-skill, casual and low-paying occupations. Incidence of upward mobility from urban traditional and casual jobs to modern sector employment is very small.

4.28 If this situation is viewed against the levels of construction mentioned earlier, it is clear that the big leap to an almost pucca house is possible for some, but the vast majority has no capacity to improve their houses beyond the second level. What is therefore needed is a range of technical measures for improving rudimentary shelters. The key factor here is simplicity and ease of construction which puts it within the reach (in terms of both economy and skills) of the poor. It is possible to make innovations in design which make huts adequate shelter but which involve very little additional resource use. Some research has already been undertaken in this field, for instance water-proofing of mud walls which can, at a modest cost, render them free from maintenance needs for five years (CBRI). This is, however, supposed to apply in urban areas which often do not permit such type of construction. Such products are neither easily available, nor is there any effort to disseminate information about them to potential users.

4.29 Starting with such relatively inexpensive means of improving shelter, other technical innovations could include, for the relatively better paid, a range of building components which are easy to assemble and which can be brought and used a few at a time to suit the individual purse.

The need for Change in Programme and Policies

4.30 To encourage such technical innovations, however, what needs to be recognized is that self-help housing and sites and services programmes are a viable alternative to the question of shelter for the poor. Lip service is often paid to such programmes. There is, however, no evidence of their having been undertaken on a significant scale to make any impact on the housing situation, they must be provided on a large scale and at various locations in a city to offer settlers a choice. Barring very few examples (mainly World Bank aided projects), in practice however, only small sites and services schemes, if any, are designed as part of public housing programmes.¹⁷ The procedure for inviting applications (generally by advertising in local newspapers) is such that it rarely reaches the needy and the schemes can go undersubscribed. It is therefore essential to device channels of communication which can carry the necessary information to the poor, many of whom are illiterate and apprehensive of the system. Unequal access to information can also be disadvantageous in that it leaves the poor and vulnerable open for exploitation by those who can use the information and their knowledge of the system to their own advantage at the cost of the poor or to make them dependent.

4.31 The provision of sites and services is generally made for the lowest income group (Economically Weaker Sections). To prove their eligibility for the scheme, the applicants have to produce a number of documents—certificates, affidavits, photographs etc. which can be a barrier to many who do not have the wherewithal to obtain them.

16 Collier, P. : "Labour mobility and labour utilisation in developing countries", Oxford Bulletin of Economic and Statistics, Vol. 37, No. 3, 1975.

Joshi, Heather and Vijay : *Surplus labour and the City—A Study of Bombay*, Oxford University Press, Delhi, 1976.

Bapat, Meera : *Shanti Town and City : The Case of Poona*, Pergamon Press, Oxford, 1981.

17 Appendix III gives and evaluation of Sites and Services Schemes according to the experience of HUDCO.

Again, to tie up eligibility for getting a site with income, excludes all those who have higher incomes but which are still too low to enable them to compete in the housing market. Rather than stipulating income as a criterion, what could be more constructive is a system of incentives and disincentives—in terms of locations, plot sizes, amenities, repayment charges—on the basis of which people can make their own selection of a site from a wide range and substantial number of choices. Further, the procedure for the collection of repayment charges/rent needs to be flexible enough to make it possible for those on daily wages to pay their dues. They may not be in a position to plan their outgoings as their income is unstable; a procedure must be created to allow them payment in instalments.

4.32 The facts regarding constraints on resources and the abysmal record of public housing programmes clearly demonstrate that the traditional approach to housing, either in terms of broad objectives or its concern with architectural standards is largely irrelevant given the basic facts of poverty and urban growth. And yet, there is resistance at various levels to alternatives such as self-help housing. More basic than the attitudinal change, however, is the need to remove the obstacles the poor face in gaining access to land and basic services. This will create conditions conducive for them to make investments in housing improvements.



V. EXISTING INNOVATIVE PROGRAMMES IN SHELTER AND SLUM IMPROVEMENT

Introduction

5.1 An informal/*ad hoc* attempt to identify some innovative and successful programmes to shelter the urban poor and to improve the conditions of existing slums, in different parts of the country, has resulted in a short list of eight projects which, even if not exactly successful in all respects, represent attempts to confront issues rather squarely (the issues of poverty, low income, affordability, cost recovery, coverage, felt needs and priorities of urban poor, participation, non-physical needs of slum communities, etc.) and for those reasons appear relevant and show a potential for replication. They are also 'innovative' at least in one respect. All of them represent a departure from the conventional answer to the slum problem: medium-rise, pucca, heavily subsidized tenements built year after year by the slum clearance boards, municipal authorities and public housing agencies.

Projects

5.2 The selected projects include¹ :

- (i) The Urban Community Development Projects in general and the Hyderabad Urban Community Development Project in particular.
- (ii) 'Habitat' housing programme of the Hyderabad Urban Community Development Project.
- (iii) Weaker Section Housing and Shelter Improvement Programme of the Vishakhapatnam Urban Community Development Project.
- (iv) Sulabh International of Patna.
- (v) Bustee Improvement Programme of Calcutta.
- (vi) Arumbakkam Sites and Services Project of Madras.
- (vii) Resettlement Colonies Project of Delhi, and
- (viii) Slum Rehabilitation Project at Vasna, Ahmedabad.

Similarities and Differences

5.3 These projects differ vastly from each other in philosophy, size, focus, organisation, approach, impact and per capita cost. The Urban Community Development Project of Hyderabad, the Resettlement Colonies Project of Delhi and the Bustee Improvement Programme of Calcutta are all meant for the slum dwellers and are big in size but differ significantly from each other in focus, approach and operational style. The Hyderabad UCD, spreading over length and breadth of the twin city, covers all slum pockets (over half a million people), is multi-sectoral in nature in response to peoples' felt needs, is highly participatory; shelter component is relatively small and is becoming a model for the entire country to follow on account of its extensive coverage and positive impact. Delhi's Resettlement Colonies Project has covered almost a million people, is mainly shelter focussed, has not bothered to involve people and due to its implementation style—forced

¹(i) (ii) (iii) (iv) (v) and (viii) are described in greater detail in Appendix I.

evictions—has become quite controversial. Calcutta's Bustee Improvement Programme has covered over 2 million people, focuses primarily on *in-situ* environmental improvement, user participation is almost non-existent and is now also trying to meet the Bustee dwellers non-physical—nutritional, educational, health and income—needs. Between Madras's Arumbakkam Sites and Services Project and Ahmedabad's Vasna Slum Rehabilitation Project there are many similarities (Vasna : 2250 families; cost Rs. 1.10 crores; new site 7 kms from the city centre and loan recovery instalment Rs. 20 per month. Arumbakkam : 2200 families; cost Rs. 1.84 crore; resettlement site 7 kms from the city centre and loans recovery instalment for the lowest category of occupant Rs. 22 per month). There are also significant differences (In Vasna, the planning and implementation responsibility was primarily with a voluntary agency; in Arumbakkam, it is a formidable combination of the World Bank, MMDA and the Tamil Nadu Housing Board. In Vasna, the houses were built by an external agency. In Arumbakkam, the agency's involvement is mainly in laying the services and preparing a frame-work for house construction. In Vasna there is substantial subsidy. In Arumbakkam, 100 per cent cost recovery is aimed at. In Arumbakkam, the services and facilities have been provided as planned. Vasna, in that respect, has lagged far behind. The loan repayment performance at Arumbakkam is reported to be good, while at Vasna it is dismal). Though Calcutta, Madras, Hyderabad (Habitat), Delhi, Ahmedabad and Vishakhapatnam are all primarily 'shelter' projects, there is a great variation between them in approach and performance. The Calcutta Bustee Improvement Programme concerns itself with improvement in the quality of and access to environmental and social services but refrains from touching the super-structure (thereby avoiding such difficult issues as land title and tenure). In Arumbakkam, it is an incremental shelter (sanitary core, wall and roof unit etc.) where as in Vasna a fully built house is provided. In Hyderabad and Vishakhapatnam though houses are owner built (as against agency or contractor built) they are pucca and conventional. Sulabh International is neither a government organization nor strictly a voluntary agency (more or less a 'commercial' organisation) and its focus is neither shelter nor slums. It is low cost, easy to maintain, affordable and replicable sanitation technology. Despite variations, differences and even contrasting styles these projects represent new ideas, new approaches, new attitudes, new organisational styles and therefore, a new hope for the seemingly intractable problem of sheltering the urban poor and improving the living environment in city slums.

Special features

A wider definition of slum problem : concern for human development

5.4. Some of the above listed efforts reflect in their (project) design a much wider and deeper understanding of the slum problem—not only a problem of environmental degradation and physical deprivation to be solved by constructing pucca houses but a more complex socio-economic, political, cultural and human problem to be solved through a range of responses : education and awareness to motivate the individual; community organisation and mobilization to promote collective and cooperative group action and planned intervention for income supplementation and creating conditions for sustainable change. The Hyderabad UCD dwells heavily on 'human development through participation.' The Vasna project at Ahmedabad started by saying that "slums are people not places" and tried a "comprehensive approach incorporating social, economic, educational and motivational inputs, alongwith housing" so that "an alternative value system may emerge and far reaching attitudinal and behavioural changes may take place." In 'Habitat', Hyderabad and the Weaker Section Housing at Vishakhapatnam the house is 'only an entry point' and the participatory way of constructing a house is only a "means of bringing out peoples' internal creativity". People, not the physical environment, appears to be the new focus in some of the selected projects.

Shelter for the Poor : Attitudinal and Strategic Changes

5.5 All the 'shelter' projects listed here show a significant change in the attitude towards the slum problem and a new strategy to housing the urban poor. These changes include :

- A major shift in *attitude towards people* (Not an unproductive burden but a *productive resource*)
- A new interpretation of and approach to peoples' self initiated housing actions and self generated housing stock (Even if deficient, approaches to a *solution not a problem*. Not to be demolished but *to be conserved and improved*)
- A new definition of a house (Not necessarily pucca or permanent, status symbol but *one that shelters adequately*)
- A redefinition of the housing task (Not necessarily permanent buildings but *liveable environment*)
- A new role for the traditional housing agencies (Not doers but *facilitators*. Not builders but *promoters*)
- A new relationship between housing agencies and the clients (Not donors and receivers but *partners*)
- A new economics (Not charity but investment)
- A new definition of scale (Not symbolic gestures but *full coverage*), and
- For some, a new vision (Not houses alone but *overall development*).

Rejection of Multi-storey Tenements

5.6 Interestingly, in none of the above shelter category projects medium-rise, contractor built and pucca tenements, so much in vogue during the '50s and '60s, have been constructed. In Vasna, the houses are agency built, conventional and pucca but they are only ground storey, high density structures grouped around a central open courtyard. In Hyderabad and Vishakapatnam the new houses are pucca but mostly ground floor structures and self built. In Arumbakkam, the houses are incremental in nature. Only a part of the house is built by the external agency. In the Bustee Improvement Programme, Calcutta, the effort is concentrated on improving the environmental services and community facilities, the shelter is not even touched.

Large Scale

5.7 Unlike earlier years when the efforts were mostly sporadic and symbolic (a few hundred pucca tenements per year in a city where thousands of families lived in slums). now some of these projects are attempting a much wider canvass. UCD Hyderabad covers more than 80 per cent of Hyderabad's half a million slum dwellers. Under the Bustee Improvement Programme of Calcutta around two million slum dwellers, in about 2000 locations, have been covered. And in Delhi's Resettlement Colonies, almost a million slum dwellers have been rehoused in a relatively short period of time.

Low Cost

5.8 A characteristic common to all the eight projects and the one that makes them affordable and replicable is their low cost. The organisational cost of reaching out to around 4 lakh slum dwellers spread over 450 pockets in the twin city of Hyderabad and Secunderabad and initiating, coordinating and monitoring more than 160 welfare/development activities for them is less than Rs. 7.0 lakh per year (Rs. 1.75 per person per year or paise 15 per person per month). Per capita cost of providing environmental services and community facilities in Calcutta's Bustee Improvement Programme was Rs. 150 in the initial years and now it is estimated to be Rs. 280. In Arumbakkam Sites and Services Project a slum household in Rs. 150—350 income group is required to pay an initial deposit of Rs. 200 and

monthly instalment of Rs. 22 only (for 20 years) for a 40 sq. mt. plot. In Vasna, Ahmedabad (1975-76) construction cost of a reasonably well built house (brick walls in cement mortar, precast purlins, asbestos roof) was only Rs. 10.75 sq. ft. Sulabh International's twin pit, bucket flush latrine is much less expensive compared to a capital intensive and wastage prone water borne sewerage system. Pucca and conventional houses built under the Habitat project in Hyderabad and the Weaker Section Housing Project in Vishakhapatnam cost between Rs. 5000 to 8000 only (though they are not the cheapest available structures in that category/quality of houses).

Need-based Solutions and Multi-sectoral Involvement

5.9 Some of these projects are trying to go beyond meeting physical needs of the slum dwellers like building houses or improving the residential environment. This is a major departure from the earlier practice of confining involvement to construction of houses alone (an on-going practice with many a slum clearance board even today). The Arumbakkam Sites and Services Project, besides providing home-sites, environmental services and community amenities, has an income supplementation component and a special service programme for mothers and children. Calcutta's Bustee Improvement Programme has a ambitious health component and a well-conceived scheme for supplementing income. In Hyderabad the housing activity started much later while the educational, motivational and welfare work were going on since its early beginning. The Vasna Project, from its very inception was conceived as an integrated effort and besides housing included community organisation, leadership training, income supplementation, non-formal education and other community development activities.

5.10 This multi-faceted approach and multi-sectoral involvement is in recognition of the fact that construction of a house or even improvement in the quality and availability of environmental services does not necessarily lead to improvement in the quality of life of slum dwellers. Unless people earn more, unless they get organised to maintain their houses and services and until these improvements are supplemented by preventive and curative health care, education and other inputs there could not be a perceptible change in their lives.

Attitudinal Changes

5.11 Most of these projects signify an attitudinal change towards the people and the problem. Some of them are based on the understanding that the people are an asset, not a burden and that their initiative and energy should be utilized in solving problems. The guiding principle in the Bustee Improvement Programme of Calcutta is that the Bustee huts are not an eye-sore deserving demolition but a component of housing stock, however deficient, that should be preserved and improved. In Vasna, the theme is "slums are people, not places" and, therefore, the effort is geared towards human and community development through participation and involvement. The stated objectives of the Hyderabad UCD are "creating a sense of social coherence on a neighbourhood basis, developing a sense of belonging to the urban community, bringing about a change in attitude by creating civic consciousness, developing local initiative, etc". This new attitude to the housing task means accepting peoples' informal housing activities as legitimate starting points of a problem solving process. And the new attitude to the people means taking people as a creative resource capable of solving their own problems.

Participation

5.12 User involvement at various stages of decision making, resource mobilization and project implementation and in different roles of builder, helper or organiser is an important feature of some of the identified projects. The Arumbakkam Sites and Services Project,

recognizing peoples' building skills, provides only a serviced plot with a sanitary block or a skeleton house with two walls and a roof. The completion of the structure is left to the individual's initiative and skill. In this case the external agency makes that beginning and expects people to follow on their own. In the Calcutta Bustee Improvement Programme the external agency enters the scene much after the people have acted in building their huts. In Vasna, the people played a prominent role in evolving the house design and the lay-out plan and ascertained their choice in selecting neighbours. In Habitat Hyderabad, more than 5000 pucca, conventional houses have been built by people themselves without an external agency taking construction responsibility or a contractor working as middleman. The UCD Hyderabad rests on the assumption and works on the principle that even disadvantaged groups, when motivated and organised, can work for their betterment. The participatory way of working has brought many changes and advantages in these projects. Some of these include : reduction in construction cost, greater user satisfaction, wider coverage, improvement in the maintenance and debt servicing performance, greater initiative, awareness and cooperation among the community members etc.

Organisational Innovations

5.13 The agencies in charge of the Habitat-Hyderabad and the Weaker Section Housing in Vishakhapatnam are not the conventional 'housing' agencies (which are usually manned by engineers, surveyors and architects who deal almost exclusively with construction techniques, contractors and building materials) but the community development organisations (staffed mainly by social workers and community organisers with skills and faith in motivating people and activating communities but mostly ignorant about technical and engineering matters). As projects have grown in size, number and complexity the design, engineering and technical wings have been strengthened but they still play a supportive, services provider-role, compared to the Community Development Organisations who remain the principal motivating force. This arrangement, interestingly, has accounted for a fresher approach and many innovations. In Hyderabad and Vishakhapatnam the 'non-technical' people are defining the problem afresh, viewing housing in the context of other needs of the poor, insisting on people's participation and attempting to use the house building process as an opportunity to organise people for self development.

5.14 Whereas in Hyderabad the non-housing agencies are moulding a new housing strategy, in Madras, a new housing strategy (in-situ improvement of slums and Sites and Services) has necessitated a new organisation or substantial changes in the existing one. While implementing the Arumbakkam Sites and Services Project (through the Tamil Nadu Housing Board) and the Slum Improvement Projects (through the Tamil Nadu Slum Clearance Board) the MMDA realised a need for and created a Community Development Cell to help establish a rapport with the potential users and to seek their active cooperation. Prior to these projects none of these organisations had social workers or community organisers on their staff. Similarly, the Calcutta Metropolitan Development Authority, which is carrying out a massive improvement programme in the Bustees of Calcutta for the last ten years but has neither developed a community development wing within the organisation or sought assistance of any other agency with required orientation and skill—and subsequently has failed to involve bustee dwellers in any of its activities—is now keen to rectify the error and an effort is being made to organise a community development wing and recruit appropriate personnel for the job.

5.15 Another important development, with regard to organisational innovation, is the involvement and increased participation of non-governmental voluntary agencies in the shelter and other development activities meant for the urban poor. In Madras, the Madras Metropolitan Development Authority made a specific effort to invite and involve voluntary agencies in playing specific roles and undertaking specific responsibilities in implementing,

sites and services and slum improvement projects in various parts of the city. In Hyderabad and Vishakhapatnam, not only the external voluntary agencies but organised groups of local residents are also playing an important role in delivering various community services. In Calcutta, CMDA and UNICEF are evolving a programme of service delivery through voluntary agencies and community groups. And in Patna, a non-governmental agency called Sulabh International is involved in research, development and extension work on low cost sanitation technology. Though some of these roles are secondary and supportive in nature (delivery of services planned and designed by others) there are examples of voluntary agencies playing crucial, primary roles. Sulabh International's work in low cost sanitation technology in Patna and elsewhere, and Ahmedabad Study Action Group's role in the Integrated Urban Development Project in Vasna-Ahmedabad, are cases in point. In the Slum Rehabilitation Project at Vasna, ASAG played a crucial role in project conceptualisation, formulation, design, resource mobilization, construction, pre-shifting and post-settlement community work and delivery of basic social services. In a project involving construction of a new settlement for 2250 flood hit slum households, which was funded jointly by the Government of Gujarat. Ahmedabad Municipal Corporation, HUDCO and OXFAM, ASAG, a non-profit public charitable trust run by a multi-disciplinary team of professionals advocated the cause of the flood victim slum dwellers, played a critical role in bringing various agencies together and mobilize funds, provided architectural and engineering services for housing and community buildings, undertook construction responsibility, coordinated working of various partner agencies, conducted socio-economic studies of the target community, organised allotment, took initiative in organising educational and health facilities, started income supplementation activities for women, ran an innovative programme to foster creativity in children, organised leadership training and started many other welfare and development activities for the resettled people.

5.16 Involvement of a voluntary agency in the Vasna Resettlement Project changed its character, content and performance. First, ASAG's advocacy role brought many agencies together and gave birth to the project. Second, its involvement and human development bias prevented it from becoming yet another 'housing' project. Third, due to ASAG's insistence and approach the occupants could play a role in project design and implementation. Fourth, saving in the construction cost was of the order of 30 per cent compared to any agency built housing project at that time. And fifth, many experiments in delivery of social services became possible. The entrepreneurial ability, aggressive salesmanship and a special organisational structure—which besides ensuring the benefits of a registered society also permits Sulabh International to work almost as a contractor—are important factors not only for the financial success of Sulabh International but also its enormous spread (what started as a small activity in Patna ten years ago has now become a state-wide programme in Bihar, Orissa, West Bengal and other places. Sri Lanka and Afghanistan are also experimenting with Sulabh technology). It is conceivable that had Sulabh International restricted its role to motivating, training and demonstration only (as Safai Vidyalaya of Ahmedabad has done) and not started providing turn-key services for installation and maintenance of low cost sanitation units, Sulabh International may not have spread as fast and wide as it has. Sulabh's willingness to play a turn-key contractor's role has helped many a safety seeking organisation to adopt the new technology.

Cost Recovery

5.17 When Madras city which had started making virtue (and political capital) out of its highly subsidized tenement housing schemes for the slum dwellers changed its course and took up the sites and services and slum improvement schemes on a 100 per cent cost recovery basis, it was a significant development for slum improvement work in India as slum housing and subsidy, for a long time, had become inseparable. In Arumbakkam,

insistence on cost recovery has not necessarily deprived the poor of access to developed plots as 50 per cent of the plots have been sold only at Rs. 1.0 per sq. mt. through a cross subsidy method (differential pricing of marketable land). In Calcutta, cost recovery is indirect where the investment is sought to be recovered by bringing into the tax net the improved bustees (property tax and service maintenance charges). In Hyderabad and Vishakhapatnam housing projects, though the land and the services are subsidized, at least the cost of the super-structure is recovered (and the loan recovery performance is astonishingly good) even though instalments are relatively high (Rs. 45 to 50 per month).

5.18 The cost recovery aspect of the Arumbakkam Sites and Services Project, Hyderabad and Vishakhapatnam Housing activities and Calcutta Bustee Improvement Programme needs to be studied rather carefully as it holds the key to attracting further investment in this work. The Hyderabad experience, in particular, is of great significance because while a personalised approach and participatory way of working seems to reflect positively on the borrowers' accountability, the strain of subsidy—on land, infrastructure services, community amenities and organizational services—is beginning to weigh adversely on project extension and replication potential.

Land Issues

5.19 The land issue is critical to effectively handling the slum problem. Experience in many places has shown that secure land tenure is an 'enabling' condition and motivates residents to invest their energy and resources in improving their shelter and environment. The Hyderabad project has proved this effectively. Out of 13000 slum households, who were granted pattas, over half have created a permanent asset in the form of pucca houses. While in Hyderabad the pattas are offered in the declared slums, in Vishakhapatnam, vacant government and private land is acquired to be given to slum dwellers free of cost. In Vasna, the land was provided free of cost by the State Government. Calcutta's Bustee situation being more complex, the CMDA has avoided getting into the title or ownership issue altogether. At Arumbakkam, the land is sold at a subsidized rate to the poor through a cross-subsidy method. In the case of Delhi resettlement colonies security of tenure has not been granted yet and land is still being held in a licence basis. Habitat, Hyderabad; Weaker Section Housing Vizag; the Arumbakkam Project, Madras; the Vasna Project, Ahmedabad and the Resettlement Colonies Project, Delhi have all tried to tackle the land issue in different ways but, except for Arumbakkam, other approaches and solutions, even if they may have worked in a particular situation appear questionable and doubtful in the long run. In Hyderabad, despite some remarkably positive gains, distribution has not moved smoothly after the first 13000 pattas were distributed. In Vizag, the Municipal Corporation is already feeling the strain of the heavy burden of land acquisition cost. Vasna, Ahmedabad is the lone example in Gujarat (providing free land for slum rehabilitation) and in the last seven years no other project on similar lines has developed. In Resettlement colonies of Delhi there is a resentment that despite promises, land titles have not been transferred to the allottees.

Infrastructural Services and Community Facilities

5.20 Provision of infrastructural services of reasonable quality and adequate civic amenities is a distinguishing feature of Hyderabad, Vishakhapatnam, Vasna, Arumbakkam and Calcutta projects. In case of Hyderabad, Vishakhapatnam and Vasna all the services and facilities are fully subsidized by the Municipal Corporation. In case of Calcutta, the users are expected to pay service maintenance charges and the capital cost is planned to be recovered from the property taxes and betterment charges. In Arumbakkam, cost on community facilities like primary schools, clinics and community halls is to be realised by transferring assets to appropriate agencies and the cost of infrastructural services is to be recovered from sale of developed plots.

General Recommendations

5.21 These eight projects and programmes put together have all the ingredients of a successful strategy to improve conditions of living in slums of Indian cities and provide affordable shelter to urban poor. They include methods to reduce cost, ways to involve people, render existing organisations and institutions more effective, and make programmes and projects need-based and relevant.

5.22 If one were to pick up the distinguishing features from each of the eight discussed projects, a formula to effectively handle the slum problem would emerge. The salient points of that formula will be as follows :

1. Provide secure land tenure. If an overall policy is not possible, do so from project to project, on area to area basis.
2. Concentrate on activities like the Urban Community Development which embrace various aspects of slum dwellers' needs and problems, and encourage community involvement in finding solutions.
3. Adopt low cost solutions like *in-situ* environmental improvement, and sites and services. Avoid, as far as possible, construction of expensive formal houses.
4. Insist on cost recovery.
5. Involve people.
6. Design multi-sectoral projects. Incorporate health care and income supplementing activity along with physical improvements.
7. Restructure & re-orient existing institutions and agencies:
—those involved in programme planning, designing, financing and implementing projects.
8. Organise shelter upgrading activity through material banks and institutional credit for repair.
9. Actively encourage and facilitate voluntary agencies and community groups involvement in planning and implementing projects and running activities.
10. Avoid symbolic gestures. Undertake projects/activities affecting sizeable numbers.
11. Encourage and adopt appropriate, low cost technologies.
12. Aim at overall development. Use opportunities and inputs as means of strengthening people rather than mere provision of services.

APPENDIX I

CASE STUDIES OF INNOVATIVE PROGRAMMES

- 1. Urban Community Development Project, Hyderabad**
- 2. Weaker Section Housing, Vishakhapatnam**
- 3. The Bustee Improvement Programme, Calcutta**
- 4. Sulabh Shauchalaya, Bihar**
- 5. The Slum Rehabilitation Project at Vasna, Ahmedabad**



1. URBAN COMMUNITY DEVELOPMENT PROJECT, HYDERABAD¹

Descriptive Information

1. The first experiment in Urban Community Development was initiated in 1958 in Delhi with a Ford Foundation grant. The methodology of community development, already current in rural India since the early fifties was thought relevant to urban areas as well and the first series of Urban Community Development Projects were started in Ahmedabad (1962), Baroda (1965) and Calcutta (1966).

2. The earlier projects were carefully observed by the Government of India and based on these experiments a Rural-Urban Relationship Committee was set up to detail the planning of Urban Community Development Projects on a nation-wide scale and to examine role of the municipalities in implementing such projects.

3. The Committee reported that there was a lack of awareness among people that the municipality was there to serve their needs. The Report suggested a need for constant discussion of local problems and needs so as to help people verbalize their felt needs, to motivate change and encourage people to exercise their own initiative in planning and carrying out improvement projects. Technical and welfare resources would then be directed to the people to assist them in meeting their felt needs.

4. On the recommendations of this Committee, during the last year of the Third Plan (1966), the Government of India initiated the Urban Community Development programme on an experimental basis. Originally planned for forty cities, Pilot projects were finally taken up in fourteen cities. State Governments were not enthusiastic in supporting this experiment and subsequently seven of the original fourteen projects closed down. Of the remaining seven projects, Hyderabad is one of the few cities with a continuous history of successful implementation and expansion of the urban community development programme.

5. Hyderabad is the fifth largest city in India, after Calcutta, Bombay, Delhi and Madras. In 1981, the population of the city was estimated at 2.2 million. About 23% of the population i.e. approximately 500,000 people live in slums.

6. Hyderabad and the adjoining city of Secunderabad were combined into a single administrative unit under the Municipal Corporation of Hyderabad. The city has one of the largest Muslim populations of any city in India. Muslims who constitute 11 per cent of India's population, form 38 per cent of the population of Hyderabad. In the older part of the city, where the Urban Community Development Project was first started, Muslims constitute 71 per cent of the population. This is of special significance for any programme involving women, because, in India, Muslim women are more home-bound than women of other communities; their participation in the work force and even in community activities outside the home is very low.

7. This has important implications for mobilizing women for participating in community activities and even for organizing income-generating activities, which would preferably have to be home-based, rather than in a location away from home. Under these circumstances living in a proper house rather than an impermanent shanty, becomes doubly significant.

8. The Hyderabad Project like the other pilot projects was designed to cover a population of 50,000 people divided into eight "neighbourhoods" for implementation purposes. The staffing pattern provided for a Project Officer and eight Community Organizers who would be supported by voluntary workers selected from the local communities.

9. The Hyderabad UCD Project was designed to cover the total population within the project area. Though some of the activities of the project were directed to middle or lower-middle income groups, the main focus of project activities is on slums and the poorest areas.

10. From 1967 to 1976 the UCD programme expanded from one project area covering approximately 4,000 slum population to three project areas covering approximately 60,000 slum population. In 1981, the programme consisted of nine project areas covering a slum population of over 4.0 lakh living in 459 slums. There are at present 470 slums in the twin city as compared to 300 in 1976 and 94 in 1967. The remaining eleven slums have not been covered because the land on which they are situated is either under dispute or has been earmarked for some other purpose by the Hyderabad Urban Development Authority.

¹This section describes the Hyderabad Urban Community Development Project including its "Habitat" component.

11. At the start of the project (1967), the Hyderabad UCD covered 4% of the total slum population of the city. In 1976 coverage increased to 20% (3.0 lakh people) and in 1981, 80% (5.0 lakh people) of the slum population.

12. The All-India pattern of activities evolved for UCD projects suggested a list of possible activities but the Hyderabad UCD staff was given scope to develop activities according to the felt needs of the people and were given a mandate to cover activities not normally covered by a Municipal Corporation: running nursery schools, organizing adult education classes, eye camps, vocational training programme etc. Whereas the suggested list of activities adds upto 50, the list of activities variously implemented in different locations within the project area in Hyderabad add upto 160.

13. The above 160 activities are categorised under five main headings and show a specific bias towards involving people :

- (a) Child Welfare . Pre-school classes, immunization balwadis, midday activities . meal centres, medical check-up, creche, etc.
- (b) Women's Welfare . Mahila Mandal, income generation activities, etc. activities
- (c) Youth Welfare . Typewriting classes, youth rallies, matric coaching activities classes, auto-rikshaw driving gymnasiums, play-ground, youth clubs, civil defence.
- (d) Housing . Home improvements, clean-house competition, patta distribution, Habitat, Brick manufacturing units, etc.
- (e) Other activities . (for the community as a whole) : dispensaries, exhibition, study tours, Basti Committees, Cooperatives, film-shows, antimosquito drive etc.

14. None of the above activities is a single-purpose activity:

- Setting up Basti (slum neighbourhood) Welfare Committees and Mahila Mandals (women's organisations) are ways of working with communities through their own community members—they are the means for promoting self-help.
- Study tours, exhibitions, film shows are not only ways of expanding the horizons of those participating, but are also means of drawing the community together—of fostering a "we" feeling.
- Improving physical amenities is not only for improving people's living conditions; it is a way of calling on community co-operation. Housing is not just a family affair; the whole locality has to re-adjust, so as to plan houses for everyone in that locality; labour is shared by others in the colony—it becomes a group effort.
- Underlying all the activities—ideally, if not always actually, is the idea of "Community" development—through self-help efforts, through cooperation.
- Conceptually, human development—through a participation—is the ultimate aim. It is also the basis on which the project seeks to bring about long-term physical and economic improvement.

15. The project is designed to function as a part of the Municipal Corporation and is viewed as a link between the people and the corporation. The Urban Country Development Department was established as an integral part of the Municipal Corporation. Central, State, UNICEF and Voluntary agency funds are routed through the Corporation. The basic administrative unit for the UCD programme is a "Project Area". Starting with one project area in 1967, the Urban Community Development programme in 1981 covers nine project areas. The programme has had a Director since 1976-77. The staffing pattern in 1981 included the Director, 4 Project Officers, 5 Deputy Project Officers, 18 Community Organisers, 88 Basti Sahayaks and Social Workers, 1 Assistant Town Planner, 4 Town Planning Assistants, 12 Draftsmen-cum-Surveyors, 1 Assistant Engineer and 12 Supervisors.

In addition to the above staff, there are in all 295 volunteers or activity workers—most of them women. (37 in 1972 and 78 in 1976). Activity workers are part time, like the social workers. They are termed volunteers, selected from the communities and paid an honorarium of Rs. 150.

16. In 1967, the Hyderabad UCD budget was Rs. 50,000 a year plus Rs. 15,000 to support local self-help activities on a matching grant basis. The Central Government met 50% of the basic budget, the State Government provided 25% and the Municipal Corporation the rest. UNICEF is an idea and financing partner in this project. Its contribution in 1977-78 was Rs. 4.50 lakh. In 1980-81 UNICEF contributed Rs. 9.40 lakh and in 1981-82, Rs. 23.80 lakh.

Observations

17. The Hyderabad Urban Community Development Project is the only project in the country covering the entire slum population of the city.

18. The project is serving as a model not only for Andhra Pradesh (UCD at Vishakhapatnam has already started, Vijaywada and Guntur UCD are being planned) but for the entire country (UCD projects in Gujarat, Ahmedabad and Baroda, U.P. (Kanpur) have already been started. In Orissa (Cuttack) and Rajasthan (Jaipur) preparatory work is going on.

19. The UCD Hyderabad (also other UCD projects in the country) is an excellent example showing that a programme meant for slum dwellers need not be a housing programme alone. It also shows that housing programme, as an integral part of other welfare development activities, has much greater chance of success.

20. The Hyderabad Urban Community Development Project is success of its motivated and trained workers. It proves that (a) despite its limitations and constraints even a bureaucratic organisation (like Municipal Corporation) is able to undertake a new development activity and provide it the needed flexibility and leadership and (b) it is possible for motivated and dedicated workers to function creatively even in a bureaucratic organisation.

2. WEAKER SECTION HOUSING : VISHAKHAPATNAM

Descriptive Information

21. The Vishakhapatnam Urban Community Development Project, started in 1979, is a text book replication of the Hyderabad UCD Project. The broad pattern of the Project is the same as the Hyderabad UCD. 31,200 households comprising of 1.52 lakh people live in 168 slum pockets. The Ratio of slum population to total population in 1980 was 25%. Due to rapid urbanisation and industrialisation, increased port activity and the university, the population is growing very fast (Decennial growth rate for the decade 61-71 was 7.21%). Slums are also multiplying fast. The proposed steel plant on the city boundary is likely to aggravate the situation still further (under Indo-Soviet collaboration over Rs. 3,000 crores will be invested in the next three years. 50,000 direct and 200,000 indirect jobs are expected to be created).

22. Under the Environmental Improvement Scheme in Slums, physical amenities (drainage, pavements, roads, street lights, water, latrines, bathrooms, etc.) at a cost of Rs. 1.32 crore were provided during 75-81. The Weaker Section Housing Scheme was started by the Urban Community Development Project which commenced in 1979. Till now 3000 houses funded by HUDCO and 693 houses funded by banks have been completed. Work on the HUDCO financed scheme of 1400 EWS houses (at Kobbarithota) has started recently and proposals for 2000 more houses are being processed by the State Government and HUDCO.

23. The general pattern for organising the shelter activity is as follows: A land plot (either in the existing slum or at a new location) is provided free of cost by the Municipality. The Environmental services (water, sewerage, drainage, roads, street lights) and a community hall are also provided free of cost. Loan for construction of the house is secured from a bank or HUDCO. UCD staff members conduct surveys, assess the situation, prepare project reports for approval of the concerned department and submission to funding agencies and organise communities for construction work. People build their own house (pucca with RCC roof and costing between Rs. 6500 to 8000).

24. Under its Shelter Improvement Scheme the UCD has helped 428 households improve their shelter—mostly replacement of thatched roof by mangalore tiles, installation of windows for ventilation, and addition in roof height. UNICEF is providing a subsidy of Rs. 1000 per unit which is given in the form of tiles and wooden columns and beams. Repairs and improvement are done by people themselves. They are also bringing additional finance, if required.

25. The Shelter Improvement Scheme has been well received and the selected slum households have used the opportunity to improve their houses considerably. Encouraged by the success of demonstrative action the Scheme has now been incorporated as a Lead Bank Scheme in the District Credit Plan for 1983-85. It envisages assistance to 1000 households upto an expenditure of Rs. 2500 per unit.

Observations

26. The Weaker Section Housing Programme being implemented by the Vishakhapatnam Urban Community Development Project is in many ways a remarkable effort. For an agency working within the municipal set up, the dynamism and flexibility are noteworthy. For a new agency (only three years old) VUCD has covered a vast ground. In different schemes different solutions are attempted. Four types of schemes are going on simultaneously: (i) new houses on new sites, (ii) new houses in existing slum pockets, (iii) two or three storeyed houses in existing slums and (iv) shelter improvement. These

schemes are different in nature, each posing a special challenge and requiring a special response. Despite the limited experience and inadequate organisational set up, the scale of operation is also impressive.

27. The most important aspect of the programme, however, is the manner of its execution. The house-owner is doing most of the work, not the building contractor. Interestingly, people are building pucca houses (with R.C.C. slab, plastered walls and operable windows unlike kutchra houses built in most self-help housing schemes). In the process, people are learning to work collectively and picking up new construction skills. A few of them have started new business activities using the newly acquired skills and materials. Compared to a contractor built house, the self-help house is less expensive. Though there is a definite scope for improvement in the design of houses and site-lay out and a great potential to further strengthen the Shelter Improvement Scheme it is recognised that new houses are generally elegant and the improved shelters are a great change over their previous huts.

28. On account of the generous investment made by the Municipal Corporation in laying services, the quality of overall environment in new settlements is generally good. Roads are wide and well built. Drains, though open, are clean. Street lights are appropriately spaced and work. Open spaces are vast and the general standard of cleanliness is good. The quality of services provided by the Vishakhapatnam Municipal Corporation is noteworthy in comparison to such other projects where standard of services is generally poor and overall environment gloomy.

29. Shelter Improvement Programme, though in its early stages, also looks quite impressive. Investment is small (only Rs. 1000 from UCD). But the small amount is making a good impact. People are making significant changes in their houses. In the Muslim Tatachetalapalam area, for instance, some families have done a remarkable job of improving their houses.

30. Three important decisions are responsible for these developments. First, the Andhra Pradesh Government's decision to provide secure land tenure (patta) to the slum households and in case of new sites, virtually free land, are giving a much needed incentive to the people to invest in building houses and improving their environment. The Vishakhapatnam Municipality's decision to provide basic services and community facilities free of cost is the second helpful decision. And the community organisation and liaison work done by the Vishakhapatnam Urban Community Development Project staff is helping people to play a useful role in constructing houses.

31. For various reasons the design department of the VUCD is rather weak and needs strengthening. A designer or two with appropriate orientation, skill and experience would be a great help. It is possible to improve present designs (in terms of space allocation and utilization, cost reduction, circulation efficiency, arrangement of services, choice of materials and also the aesthetics). It is possible to evolve many more alternative designs to suit different people's requirement, style and economic conditions. Though the house owners play a crucial role in construction, in evolving house plans or lay-out they contribute practically no ideas. It should be possible to work-out a participatory design process in which the house owners could also contribute ideas and suggestions. The lay-outs, in particular, need attention. There is an obvious scope for cost reduction. For instance all new houses are built as duplexes. If a row housing concept is adopted more walls could be shared, higher density could be attained and cost of laying infrastructural services could be reduced.

32. Compared to a private contractor provided or public housing agency built structures, the houses built under this programme are less expensive. But they are not necessarily cheap or low cost. For instance, cost of a house unit (measuring 205 sq. ft.) in Adarshanagar, in 1979-80, was Rs. 7200. If Rs. 1400 given as subsidy by the Vishakhapatnam Municipal Corporation for latrine and bath room is added, the cost comes to Rs. 8600. This worked out to Rs. 42 per sq. ft. (in 1979-80, now the same would be Rs. 70 per sq. ft.) excluding the cost of land, infrastructural services and professional services of the designer, engineer and community workers of UCD. For most of the poor both the amount of money and rate of construction are quite high although a comparison may be invalid as specifications are different and conditions available in Vishakhapatnam and Ahmedabad are not the same, it is instructive to know that the cost of construction at Vasna (1974-75) was Rs. 11.25 (sq. ft.). Built up area, selection of materials, design and the construction method are mainly responsible for the cost of a structure. If the slum-household are offered alternative designs, structural components, building specifications and details and explained their cost implication, they may possibly opt for a less expensive solution.

33. For an agency which will build around 8000 houses in four or five years (direct investment of Rs. 7.0 crores), using participatory work methods, the organisational machinery at the disposal of VUCD seems quite inadequate, particularly on the technical side. Whereas under the Hyderabad UCD Director a full-fledged Technical Team consisting of an Assistant Engineer, 12 Supervisors, and Assistant City Planner, 4 Town Planning Assistants and 12 Draftsmen-cum-Surveyors is available all that UCD Vishakhapatnam has is one Assistant Engineer. Though technically speaking the Town Planning and the Engineering Wings of the Vishakhapatnam Municipal Corporation are expected to provide assistance and occasionally services of planners/designers from the Vishakhapatnam

Urban Development Authority is supposed to be available on demand, in practice not much timely help seems to be forthcoming. The Assistant Engineer is overworked and though technically qualified for supervisory functions, he lacks skill and experience in the areas of design and participation. Non-availability of technical services due to inadequate staff is affecting the performance adversely.

34. The organisational inadequacy reflects on the house design, layout plans, and even technical drawings. It also reflects on material management, cost control and other supports people require. The entire programme looks severely handicapped on account of an inadequate organisational set-up.

35. In terms of people's participation, although, what is being done is note worthy, innovative and useful, there certainly is need to widen scope of people's involvement. In a participatory housing programme the house-builders could play various roles depending on the manner in which 'participation' is arranged and sought. They can help in selecting site, evolving design, procure and protect building materials, supervise construction, provide skilled-unskilled labour, maintenance of services, management of estate etc. etc. It is clear that participation in this programme at this stage is limited to a few selected tasks and areas. There is both the need and possibility to involve people more in many additional ways. The new areas of involvement, operational modalities, cost benefits (both in material and non-material terms) and nature of the organisation set up for the purpose need to be examined.

36. Though the Shelter Improvement Scheme is well received and is showing positive results, ten case studies in two locations (Godarigotalu and Muslim Tatachetalapalam) suggest a need for some organisational rearrangements and additional interventions to secure financial assistance. In these two places though the poor have responded to the scheme with great enthusiasm and improved their huts impressively there are two developments that cause concern. First, as subsidy of Rs. 4000 provided by the VUCD is not sufficient to renovate or repair the house fully, the households involved in improving their shelter are required to borrow money from other sources. These borrowings range from Rs. 3000 to 18,000 and are costing people a yearly interest of 30% to 72%. Mohammed Yusuf of Muslim Tatachetalapalam, aged 58, and father of 4 sons and 4 daughters, was found to have borrowed Rs. 18,000 and is paying Rs. 1050 per month only as interest. He has mortgaged his wife's ornaments and is not quite sure as to how will he repay the amount.

Second, though the people are doing a satisfactory job of improving their shelter, a little technical assistance here and there could help them save quite some money or make space divisions a lot more efficient and functional. (The case studies revealed some wasteful use of imported cement, wasteful/inefficient space divisions and poor detailing, all of which are easy to prevent/improve.)

37. At this stage the UCD project provides only the building materials worth Rs. 1000. But if people are getting so heavily indebted and exploited, some alternative ways could be found to get the extra money. Perhaps a bank could be involved, and a community revolving fund could be set up; or a risk guarantee fund could be set up. The project should arrange for the technical services of an experienced person who could help prepare a rough blueprint of changes to be made, work-out budget estimates and advise people on the use, price and availability of building materials. A way should be found to buy discarded, second-hand materials as done by Freedom to Build in Manila.

38. In the UCD Vishakhapatnam sponsored shelter activities there is a scope for and need to :

- improve/modify designs.
- reduce cost.
- evolve alternative layouts to correspond with people's life style, achieve higher density, reduce infrastructure development cost and promote new aesthetics.
- suggest use of alternative building materials.
- employ alternative construction techniques.
- solicit greater involvement of people.
- strengthen organisational set-up for design, planning and execution.
- introduce new technical inputs and establish new linkages with financial institutions (in Shelter Improvement Activities).
- organise an efficient system of cost monitoring and performance evaluation.

3. THE BUSTEE IMPROVEMENT PROGRAMME, CALCUTTA

Calcutta Metropolitan District—The Bustee Scene

39. Calcutta Metropolitan District (CMD) covering an area over 1400 km., a linear conurbation along both banks of the river Hoogly and comprising two Municipal Corporations, 33 municipalities, 62 non-municipal urban areas and over 500 rural units holds

at present a population exceeding 9 million. The twin cities of Calcutta and Howrah respectively on the East and West banks of the river, forming the core of the Metropolitan area, together account for a current population exceeding 4 million, occupying a total area of about 150 sq. km. under conditions of extreme overcrowding. The slum population in the CMD is over 2.5 million of which the twin cities of Calcutta and Howrah account for 1.75 million scattered over more than 3000 locations.

40. A very large segment of this slum population, nearly 90% occupy, "tenancy settlements" locally termed as 'bustees' as distinct from "Squatters" Settlement. In the bustees of Calcutta and Howrah, title to the land is held by one person, the structures (predominantly huts with mud-packed bamboo walls and fire-proof roofing with burnt clay tiles or GCI sheets) belong to a second person and the bustees dweller is a tenant of the structure (hut) owner. The occupancy is characterised by sharing of barrack like huts subdivided into small cubicles each representing a family shelter and grouped around a small courtyard, accessible from unpaved streets, lanes and bye-lanes, with scanty common services like safe water sources and privy (dry bucket type laterines manually serviced), one each for 10/12 families on an average. Localised as a general rule in poorly drained areas, and having no arrangements worth the name for drainage, these tenancy settlements are prone to flooding and during the monsoon season, portray the worst conditions among known forms of subhuman existence.

41. The basic malady is economic. Bustees are occupied by a large section of the urban poor who have been priced out of other conventional shelters the city offers and have to choose between pavements and bustee hutments. Bustees exist as a market response to these demands and neither the landowners nor the hutowners have any interest to make investments on the shelter and common facilities, so long as the market forces take care of their anticipated returns. The regulatory provisions seeking to enforce the obligations of the bustees and hutowners to maintain essential services and to keep the huts in proper state of repairs do not yield desired results because of inherent weaknesses in the enactments.

42. On an average more than 50% of the bustee families live below the poverty line. In certain bustees, this figures goes upto 75%. A very large proportion of the family members is not in the labour force. Participation rate among women is quite low. The incidence of unemployment ranges between 15% and 40%. A large percentage of the unemployed having given up hopes of securing employment reports themselves as unemployed. Even amongst the employed a very large section remains underemployed, which is nothing but concealed unemployment. The dependency ratio (non-earning dependants to earners) in an average family size of five, ranges between 3 and 4.

Literary Status

43. The Literacy rate of the CMD is 43.2%. For the CMD bustees, the rate may be very near to the CMD average. Primary school enrolment coverage for Calcutta, CMD and West Bengal are respectively 65%, 66% and 80%. Thus excluding CMD, the State coverage is much higher and is very near the national target of 88% by end of fifth Five Year Plan. Out of 100 wards in the city of Calcutta, 50 wards record coverage below the average level of 65% and in 37 wards the coverage is below 50%. Two categories of primary schools provide the coverage-recognised and unrecognised. The recognised category includes primary schools, which according to certain prescribed criteria qualify for public assistance towards wages of teaching staff and fixed recurring grants. As of 1976, 100 wards of Calcutta had in all 1333 primary schools of which 1273 were recognised and the rest unrecognised. Between them they covered a total pupilage of 283, 374 of which the share of unrecognised schools stood at 7554. It would be interesting to note that the 50 wards which record lower coverage than the city average hold a total bustee population of about 6,00,000 of which children in the primary school age group would be of the order of 80,000. Enrolment data do not, however, provide a complete picture. Attendance is estimated at only about 70% to 75% of enrolment. Drop out rate for the primary school cycle as a whole is estimated at about 50-60%. Thus only about 35-40% of the age group complete the primary school cycle. This rate may be as low as 15-20% in Bustees, where severe economic compulsion prevail.

Health Status

44. A recent CMD health survey undertaken by CMDA reveals the following characteristics: Maternal mortality rate is 3 per thousand. Infant mortality rate is 100 per thousand. Sickness incidence is 3% for acute diseases and 6% for chronic diseases. Gastro-intestinal infection including enteric fever tops the list of morbidity (35%) followed by respiratory disorders (10.9%), accidents (5.8%), cardio-vascular diseases (8.7%) and dermatitis (4.3%). While the general status of health in CMD bustees may more or less correspond to the CMD status indicated above, a recent survey conducted in ten bustees covering 10,000 families, clearly vindicates the notion that the families below the poverty line (about 55%) show higher incidence of chronic illness and current sickness and mal-nourishment among children representing well over 44% of the population in that income class.

Government Policies and Programmes : Past and Present

Slum Clearance and Rehousing :

45. The principal thrust of public efforts in the early fifties and sixties was directed towards removal or clearance of bustees and rehousing the bustee dwellers in medium-rise pucca tenements. Over a period of about 30 years, it has not been possible to re-house even 2% of the bustee households in the CMD under the slum clearance programme with Central Government assistance. Even with heavy doses of rent subsidies the tenements remained beyond the economic reach of the bustee dwellers. Rehousing at new locations also entailed disruption of established links and access to employment for the rehoused families. Tenement living further constituted a mismatch with their life-style. All these factors coupled with large differential between the subsidised rent and market rent for the rehousing dwelling units, contributed to surreptitious subletting of the rehousing units to income groups well above the bustee dwellers. The futility of the clearance approach was clearly vindicated.

Environmental Improvement in situ and conservation :

46. It was in the early seventies that a major shift in emphasis from conventional rehousing to conservation through environmental improvements in situ, led to the launching of a massive bustee improvement programme in the CMD, under the aegis of the newly formed Calcutta Metropolitan Development Authority (CMDA) with Government of India assistance. This in essence recognised the role of the bustees as a large reservoir of low quality housing stock, even a sizeable portion of which could not be substituted by conventional housing in the foreseeable future; and aimed at preserving them by removing in the first place, the basic environmental deficiencies viz. (a) substitution of water supply sources of doubtful quality by safe potable sources, (b) replacement of open dry latrines by sanitary privies, (c) removal of waterlogging and flooding by an appropriate drainage system, (d) conversion of muddy slushy and dark lanes and pathways into paved and illuminated streets and pathways and (e) substitution of scattered dumps of domestic refuse and garbage by appropriate garbage collection and disposal devices. The improvement programme does not seek to interfere with the complex tenure system and the rights and interests of either the landowners or the hutowners in its current phase.

47. Since commencement of the bustee improvement programme in 1971, more than 1.6 million bustee dwellers in the CMD at nearly 1500 locations have been covered by 1979 at a total cost of over Rs. 240 million, that is, roughly at an expense of Rs. 150 per capita. By 1982, the total coverage is expected to cross the 2 million mark at a total cost of Rs. 450 million since commencement.

48. The site variables for so large a programme spread over nearly 3000 locations are numerous and complex. These call for examination and consideration of a vast array of variables for technological solutions and adoption of the ones most appropriate and acceptable to the community. This therefore requires intimate association of the functional agencies and the community in evolution of the appropriate designs. In the twin city of Calcutta and Howrah, bustee community's participation in the planning and implementation of the programme is secured through 21 Advisory Committees constituted by the Govt. for the 100 wards of the city of Calcutta and an Advisory Body for the Howrah Municipality, with local community leaders and workers. Good rapport has been built up with the communities through these Advisory committees.

'Khatals' Removal and Cattle Resettlement :

49. Bustees in Calcutta and Howrah have for tactical reasons been traditionally chosen by private milk-traders as centres for keeping cattle and carrying out unlicensed milk-trade. According to a Govt. estimate there are in all about 2,500 such unlicensed cattle establishments, big and small, housing about 50,000 cattle. Buffaloes constitute the majority of the cattle, brought from the bovine breeding tracts of neighbouring States of Bihar and U.P. These establishments locally termed as 'Khatals', though account for a very large share of the city's milk supply, they constitute a hazard not only for the live-stock and country's cattle wealth but also the residents of the bustees in which they are located. Large volume of cattle wastes and other refuse choke whatever drainage outlets exist and directly contribute to malfunctioning of the improved drainage systems laid inside the bustees. The State Government has taken three major steps to deal with this evil e.g. (a) augmentation of supplies of processed milk through Govt. dairies and distribution centres, (b) banning of entry of cattle, and (c) removal of 'Khatals' and resettlement of cattle along with workmen in peripheral areas of the city.

50. Works have been taken up by CMDA with financial assistance from the Netherland Government at four sites for resettlement of 14,000 cattle from the city's 'Khatals'. These cattle resettlement colonies will have modern facilities for cattle rearing, feeding, milk processing etc. as also residential facilities for attendants. These were expected to be ready to receive city-kept cattle in phases commencing from June '81 and the full complement of 14,000 by June '82.

Nutrition & Health :

51. Along with physical improvements, feeding centres were opened in Calcutta bustees for distribution of milk and vitaminised breads to bustees' children (0-6 yrs.)

and expectant mothers, in collaboration with the Social Welfare Directorate of the Government of West Bengal under the Special Nutrition Programme (SNP). CMDA through its team of social workers carried out pre-identification surveys and took charge of 140 such centres while 200 other voluntary organisations and local youth clubs took care of 662 centres. Over, 1,75,000 children and expectant mothers in Calcutta busters were brought under the fold of the SNP through these efforts including about 30,000 covered by the Health Directorate of Government of West Bengal. By 1977, the coverage reached a figure of 3,00,000. Though CMDA had to disassociate itself from the SNP on account of more pressing preoccupations with urban infrastructure, the efforts continued to reach the target of 4,00,000 for the CMD.

52. The main thrust of the Health Programme launched by CMDA in the early seventies was directed towards augmentation of hospital beds with emphasis on creation of specialised services in teaching and non-teaching hospitals and introducing a three-tier structure with a referral system through Outdoor clinics, Polyclinics and Hospitals. Mobile clinics were also introduced to supplement the outdoor services particularly for busters in peripheral areas. The main object was to provide improved access to health services, and reduce overcrowding in Hospitals. This was sought to be achieved by treating minor ailments outside the Hospitals and bringing down incidence of illness through preventive health care and family planning and welfare measures, and augmenting facilities for ambulatory services. While the health service infrastructure under the programme was provided by CMDA, the management and manning of the services rested with the State Health Deptt. One of the essential features of the system was introduction of Family Health Cards for each individual family within the command areas of the outdoor clinics to facilitate monitoring of the health status and the delivery system and in particular follow up of referral cases.

53. Under this programme 37 Outdoor clinics, 5 Polyclinics and 20 Mobile clinics were set up. 56 Ambulances vans were supplied to CMD municipalities and other institutions.

54. The programme received a set back on account of withdrawal of health component from the CMDA programme package during the fifth plan period and inadequate budgetary support in the Health Department. A new pilot programme with special emphasis on bustee population as its principal target has been launched by CMDA in association with the Health Deptt. under its five year programme for the period 1978-82 with IDA assistance.

Termed as Integrated Community Health Programme, it envisages delivery of primary health care including nutrition and family planning services to a target population of about 3,25,000 of which over 2,22,000 are bustee dwellers in 7 selected wards of Calcutta Corporation identified as deficient in health facilities. The proposed health delivery system comprises establishment of 14 Urban Community Health Centres (UCHCs) and 3 Zonal Urban Health Centres (ZUHCs) with 3 attached UCHCs and linking them up with 3 existing polyclinics and three Hospitals for referral and follow up of Hospital discharged cases. The package of services includes preventive care as well as treatments for minor ailments, periodic health check up, maternal and child care, nutrition education and family planning motivation and services. The entire population in the command area will be covered with routine vaccination against small pox and inoculations against Diphtheria, Tetanus, Whooping Cough, Cholera and Typhoid etc. All malnourished cases will be identified and referred to the nearest feeding centres run by the Social Welfare Deptt., or the Health Deptt. Family information schedule depicting the health status of an individual family would be recorded and up-dated through routine home visits by Multi-purpose health workers.

55. The pilot programme basically seeks to integrate the preventive, promotive and curative aspects of health services at the community level and systematize the referral of patients and their follow up through community based workers; and to measure the effectiveness and efficacy of the health delivery system for replication throughout the CMD at later phases.

Education—Primary and Adult :

56. Improvements of Primary education facilities in the CMD formed one of the components of the CMDA action programme launched during early seventies. It had two sub-components, (a) provision of new buildings with five class rooms, teacher's room, craft room and toilet and (b) renovations of existing structures to create an intake capacity of 200 students on an average for each school placed in one-shift. The location and selection criteria both for new schools and existing ones to qualify for renovation assistance were evolved in consultation with the Education Deptt. of the GOWB and the list of both new construction and renovations was cleared by the Education Deptt. Recognition of the school by the Education Deptt. and clear title to the land on which the school is located, constituted two major pre-conditions to qualify for assistance.

57. Under this programme, 113 new primary schools and about 600 existing primary schools have been constructed and renovated within the CMD by 1975. Currently an extension of this programme is under way. This envisages construction of 80 more new primary schools and renovation of 400 existing schools by 1982.

58. These additional primary school facilities would no doubt wipe off considerably the current deficiencies in the CMD, but both the programmes being not directly addressed to the bustee population in the CMD, their impact on the literacy level in the bustees may be of marginal nature.

Small Scale Enterprise :

59. CMDA decided at the end of 1976 that its efforts towards physical improvement of bustees by provision of urban infrastructure should be complemented by efforts to support the economic activities of the bustee dwellers in order to raise their employment and incomes directly. Pursuant to this, CMDA undertook a survey in early 1977 within ten selected bustee areas, having a total population of about 200,000 ■ substantial segment of which are in the lowest income brackets, with special focus on the very low income manufacturing units of five important sub-sectors e.g. light engineering, leather tannery, garment making, plywood making and clay modelling. The major common feature of these units is that a majority of them belong to the informal sector, are very small and have insufficient access to institutional credit and technical assistance. The survey broadly revealed that (a) these units provide employment to the lowest income groups, (b) most of them suffer from lack of working capital finance. The survey covering about 4,000 units on a sample basis, further revealed that employees wages were low ranging between Rs. 8 to Rs. 12 per day, which roughly works out to an annual per capita income between Rs. 300 and Rs. 450 for an average family size of 6, assuming that the family had one earner working for 225 days in a year. The average capital employed per labourer ranged from Rs. 1,000 (clay modellers) to Rs. 3,400 (small tanners).

60. CMDA in collaboration with Cottage and Small Scale Industries (CSSI) Department of the GOWB and four nationalised banks, launched in 1978 an experimental programme to support the economic activities of the bustee population in order to raise their employment and incomes directly. The programme, which is largely experimental, is directed to be target group of very small scale enterprises mostly unregistered and belonging to the informal sector in ten selected bustees. It broadly envisages identification of 48,000 service and manufacturing enterprises within a range of five selected industry groups, assistance to prospective borrowers to make loan applications, prompt appraisal of the enterprises by joint site visits and credit disbursements by banks of an average loan size of Rs. 6,250 per unit, over a three year period. The programme further envisages SSE extension service provided by the CSSI mainly with a view to (a) rendering assistance and advice in securing technical assistance available from various agencies catering to the small scale sector and in provision of inputs and marketing, (b) identifying new entrepreneurs and investment possibilities, (c) promoting associations/cooperatives to facilitate pooling of inputs, production and marketing, (d) promoting loan applications and helping fill them out and (e) identifying training needs of small entrepreneurs and enlisting them for training programmes. The extension service is to play a catalytic role between the bustee population and all institutions catering to the SSE sector. While the promotional costs are to be borne by the extension service, the costs of the actual landing operations are to be borne by the commercial banks. The programme also provides for studies of the SSE potential in Calcutta and surveys of SSE's in all of CMD slum areas together with performance monitoring of loanees, commercial banks, extension service and coordination efforts. The proposed studies would be utilised to prepare ■ second phase project with a larger geographical coverage and with industry specific techno-economic support programme.

61. The promotional component of the programme has not made much headway. By mid March 1980, the number of applications received was 1200 of which only 145 cases were taken up for consideration by the Banks and out of that disbursements were made in 58 cases. Because of different attitudes and stands of the four participating Banks in regard to security by group guarantees, profitability vetting by SISI fire insurance cover, marketing facilities, entrepreneurial training gaps, registration of units under the CSSI, rate of disposal of cases shows wide variance amongst the Banks. With this rate of progress the target set for the programme now appears to be over-ambitious and unattainable.

Observations

62. *Large Coverage :* The most impressive aspect of CMDA's Bustee Improvement Programme is its spread and reach. In a relatively short period of about ■ decade (1971 to 82) about 2 million bustee dwellers have been covered. Compared to low targets and sluggish pace in other cities this is a noteworthy performance.

63. *Low Cost :* The second important point is the low cost of the operation. The first 1.6 million bustee dwellers were covered at a total cost of Rs. 240 million, that is, roughly at an expense of Rs. 150 per capita. And the 2.0 million mark has been reached at a total cost of Rs. 450 million, that is, at Rs. 225 per capita.

64. *Substantial Investment :* An investment of Rs. 45 crore since inception is indicative of attention, the programme is receiving. Calcutta's special status, CMPO's earlier efforts and the World Bank's involvement are obviously responsible for ■ relatively large capital outlay.

65. *Non-Physical Needs :* A substantial involvement in non-physical needs like nutrition, health, education (primary and adult) and income supplementation/generation through small scale enterprises, in addition to provision of urban services and facilities, makes the programme need-based and therefore, relevant.

66. *Issues :*

- (a) Involvement of communities in planning, execution and maintenance of environmental services and community facilities is absent.
- (b) User satisfaction is quite low. For any fault in quality of working of the services CMDA is blamed. Charges of corruption in contracting and execution are frequently levelled. The general complaint is that the quality of installed services is poor and overall performance is unsatisfactory.
- (c) Maintenance of installed services is poor. To clean up a choked sewer line, replace a stolen water tap or broken street lamp, conduct a minor repairing in overflowing toilet, replace or repair a garbage bin or fill up a small ditch on the paved street people wait for CMDA or CMC while blaming CMDA for faulty installation and tardy maintenance. Maintenance of services and assets is becoming a serious burden on the CMDA and Calcutta Municipal Corporation. It is difficult to say if people's active involvement in planning and execution would make any difference to maintenance performance. Involvement of a community based organisation is considered quite essential in maintenance of services and facilities.
- (d) Despite a heavy public investment in improving services and facilities, in many Bustees the overall environmental picture is not very different though deficiencies in basic services have been substantially reduced.
- (e) A matching response from the Bustee, in form of indigenous investments in upgrading shelter and other things, normally expected in such a programme, does not seem to be forthcoming readily. Bustee dwellers are watching what CMDA is doing. They are demanding more and also complaining. But seem to be doing little on their own.

4. SULABH SHAUCHALAYA, BIHAR

67. According to the National Sample Survey, only 20% of urban households in the country use toilets connected with the sewerage system out of which only 7% have exclusive use of toilets and the rest either share with other households or make use of public toilets. 14% of the households have water-borne latrines connected with septic tanks. Nearly one-third of the urban population is served by bucket privies. Households having no toilets account for the remaining one-third. In India, only about 217 out of 3119 towns have a sewerage system, most of them with partial coverage, although 2092 towns have been provided with piped water supply.

Although more than 19 designs like sewerage, septic tank, hand flush waterseal pit privy, aqua privy, chemical toilet, borehole, dug well, trench latrine, etc. are prevalent all over the world for the disposal of night-soil, only three systems have been found technically fit for adoption on a mass scale in India. These are: Sewerage System; Septic Tank and Sulabh Shauchalaya.

68. Sulabh Shauchalaya or water seal latrines have relieved scavengers of the unpleasant task of carrying night-soil on their heads for disposal. They require little water to flush—only about two litres—are free from air pollution, provide manure on the spot, can be cleared by the house owners themselves and alternately the two pits can work for many years.

69. The system first started in Patna, then spread to other districts in Bihar and now to Haryana, West Bengal, Orissa, Uttar Pradesh and Andhra Pradesh. The initial work started in 1967-1970 during the Gandhi Centenary Period, as a tribute to him. At the instance of the Government of India, the Government of Bihar, through its Local Self Government Department, directed local bodies to get all the existing bucket privies converted into hand flush latrines and to connect them either with sewer lines or leaching pits.

70. The Government of Bihar gave grants to the Bihar State Gandhi Centenary Committee and the programme kept going but had no real impact. People wanted result-oriented work and not just preaching. Sulabh Shauchalaya Sansthan devised a latrine known as Sulabh Shauchalaya which functions as a flush latrine with or without being connected to a sewerage system. The movement received a shot in the arm when the Bihar Government promulgated an Ordinance in 1970 amending the Bihar and Orissa Municipal Act whereby a blanket ban was imposed on construction of new dry latrines. The new law made continuance of dry latrines a cognizable offence.

71. To help people convert their latrines into Sulabh Shauchalaya, the local bodies aided by the State Government gave grants of Rs. 350 each and a loan of the same amount to those interested. A similar procedure was adopted in West Bengal also. Sulabh Shauchalaya intervened between householders and Municipalities to process each loan application. Volunteers went from door to door persuaded people, had forms filled and processed and after the grant was sanctioned, conversion work started.

72. These latrines can be constructed within a small space of seven feet long and four feet wide and two litres of water is enough to flush out excreta from the pan to the tank. The water seal prevents gases from leaking out of the pit and all the gases produced in the tank are absorbed by the soil. It can be constructed on a corridor or in an upper floor of a building or even in a bedroom.

73. Sulabh Shauchalaya is a permanent installation which is economical and durable. It can be adopted by both the rich and the poor. The cost of installing a Sulabh Shauchalaya varies from place to place but was generally between Rs. 1000 to 1300 in 1983. Perhaps the biggest advantage is that nightsoil is always underground, inaccessible to flies and insects. As tanks are covered with air-tight and water-tight RCC slabs the place can be utilised for other purposes also.

74. The technique of constructing a Sulabh Shauchalaya is simple enough to enable an ordinary mason to put it up under the supervision of a trained worker. Another advantage with the Sulabh Shauchalaya is that it can work in different soil conditions—rocky or sandy. Although the distance between the water source and Sulabh Shauchalaya largely depends on the soil, the safe distance between the source of water and the Sulabh Shauchalaya in homogenous soil, black cotton soil or sandy soil is suggested to be 20 feet.

75. Till March 1980 about 30,000 bucket privies were constructed and 10,000 more were under process in 1981. In Patna and Ranchi alone about 700 scavengers have been relieved from carrying head-load and provided alternative employments.

76. The system of public conveniences by Sulabh Shauchalaya started in India in 1974 when public baths and urinals were constructed in Patna and Ranchi. The land and finances were made available by these two local bodies. They are now being maintained by the Sulabh Shauchalaya Sansthan and the scheme has since been extended to eight other big towns of Bihar. A 24-seat public latrine was first constructed in Patna near the Gandhi Maidan which was the filthiest part of the town. At present there is a 48-seat public lavatory at this place maintained by the Sulabh International whose head office is also in the same campus.

77. Such public latrines are now maintained by the Sulabh International in Patna at 35 places with a total number of 551 seats. There are 52 urinals and 313 baths. The conveniences are located near railway stations, bus stops, markets, hospitals, offices and other busy areas. Caretakers are posted to ensure all-round cleanliness and also provide soap powder to the users of the toilets. They are required to pay 10 paise as maintenance expenditure. Daily collection from 551 toilets, 52 urinals and 313 baths in Patna in 1980 was around Rs. 2000 per day.

78. The idea is spreading rather fast. Cities like Ranchi, Cuttack and Calcutta have obtained services of Sulabh International to install and maintain Patna type public facilities. The idea has spread to Sri Lanka also. After a study team visited Patna and Ranchi, 800 service latrines in Sri Lanka have been converted into Sulabh Shauchalaya.

Observations

79. Sulabh Shauchalaya is a low cost alternative to capital intensive, expensive to maintain, and wastage prone water-borne sewerage systems and therefore deserves to be adopted in a big way in towns and villages, where sanitary conditions are poor. The technique, if adopted properly, could serve poor people's needs adequately.

80. The success of Patna model where people are paying for the use of baths and toilets is a welcome development for local authorities who usual find it difficult to install and maintain such services. This successful experiment should encourage other cities to follow the example and maintain services better and keep the city clean. It is doubtful, however, that the system of collecting charges from the users of toilet and bath would work in permanent settlements. Sulabh's success in this area is confined primarily to places frequented by floating populations. The system, therefore, may not be a solution for slum pockets. That, however, hardly reduces its importance because even if the system succeeds in keeping the public utilities clean it is a positive step in improving fast deteriorating environmental conditions of towns and cities.

81. Sulabh International's success in spreading its message and its own operations far and wide lies in its organisational form, operational style and the entrepreneurial skills of its leader, beside the virtues of its simple and low cost technology. Sulabh International is able to overcome many bureaucratic hurdles due to its willingness to accept responsibility and do the 'dirty-work'—not only a contractor's job in building toilets and bath rooms but also maintenance responsibility for an extended period of time in different cities of the country. Almost a similar operation in Ahmedabad—Safai Vidyalaya—though it has silently done some good work in conversion of thousands of service latrines into flush latrines and trained and motivated people to adopt and spread this technology, has not been able to make as strong an impact because it is unwilling to act as a 'Contractor' and insists on its own training and motivational role.

82. Though Sulabh International is quite confident that this method does not pollute underground water sources, some people in Patna think otherwise and are concerned about the possible pollution hazards. A scientific analysis and proper dissemination of findings will help settle these doubts.

5. THE SLUM REHABILITATION PROJECT AT VASNA, AHMEDABAD

83. The Slum Rehabilitation Project at Vasna, Ahmedabad was set-up after a heavy flood in the river Sabarmati (in August '73) swept away more than 4000 slum and squatter colonies situated along its banks. While the Municipal and government authorities and

other agencies were engaged in providing emergency relief and settling a few flood affected families in transit camps, the Ahmedabad Study Action Group (ASAG), a voluntary, non-profit, multi-disciplinary organisation run by young professionals submitted, after consulting the affected slum communities, an exploratory proposal for their rehabilitation to the Ahmedabad Municipal Corporation which was already contemplating some action.

84. The ASAG proposal emphasised the following points:

- (a) Considering the possibility that floods may come again and recognising the unsafe nature of river bank locations the people were inclined to move to other location/s in the city provided:
 - (i) such a location was not too far away from their present place of work, and
 - (ii) the alternative accommodation was acceptable and not too expensive. It was also pointed out that earlier efforts to shift people to safer locations had met with resistance as they were forcibly driven out or offered accommodation that would have caused social and economic dislocations.
- (b) For a successful relocation effort participation of the affected people at many stages of the process was necessary. It was also argued that previous attempts to relocate people had not succeeded as decisions which affected people's lives intimately were imposed by outsiders without consulting them.
- (c) ASAG stressed that "slums were people not places" that they were more a reflection on attitude towards life than on conditions of physical environment and therefore building houses alone would not solve the problem. ASAG advocated a comprehensive approach incorporating social, economic, educational and motivational inputs, alongwith housing, that would lead to emergence of an alternative value system and bring about far reaching attitudinal and behavioural changes. ASAG suggested that not merely a housing project but a socio-economic development programme was necessary to 'meaningfully' rehabilitate the flood victim slum dwellers.

85. The Ahmedabad Municipal Corporation decided to adopt the broadbased development strategy outlined by ASAG. The Government of Gujarat, as part of its flood rehabilitation scheme, consented to provide a 43 acre site, seven kilometres from the city centre, together with a subsidy of Rs. 700 per family. OXFAM, a British development aid agency supporting the development perspective outlined by ASAG, agreed to provide Rs. 400 per household and an additional sum to support the 'Social Action Component' designed by ASAG. Though the site was outside the city boundary and therefore beyond its jurisdiction, the Ahmedabad Municipal Corporation, in an unprecedented gesture, agreed to provide infrastructural services (piped water, sewerage, street lighting, and roads) and community facilities (kindergarten, school, shops, health and community centres etc.) free of cost. And HUDCO agreed to give loan assistance to meet part of the construction cost.

86. The floods swept Ahmedabad in August 1973. The first brick on the site was laid on 15 May 1974. By the end of September 1975, 2,248 houses, alongwith water supply, sewerage, street lights, roads and a community centre were completed in a short period of sixteen months. And at present, around 2,400 families consisting of over 12,000 people live in the new settlement meant exclusively for the flood displaced river bank slum dwellers.

87. Vasna project's significance is not so much in its final outcome as in the process. In many ways the project is a departure from the conventional slum clearance housing. In form and content, it is different from previous efforts to house the city's poor. Instead of bulldozing the poor against their will, a negotiated settlement based on voluntary choice of the people has been attempted. Instead of being passive recipients of dole, people have been made active partners in the process designed to foster their entry into the mainstream of city's life from their previous illegal and margin existence. Instead of providing uneconomic and culturally undesirable multi-storeyed houses, modest shelters have been built to suit their life-style and paying capacity. Recognising the futility of mere construction projects, social, educational and motivational inputs have been incorporated in the resettlement exercise. An attempt has been made to enhance people's income earning capacity and create new employment opportunities that may off-set some of the negative effects of relocation. And through the project an opportunity has been provided to the Government organisations and voluntary agencies to work together and share responsibility in helping the disadvantaged.

88. The Vasna project consisted of two separate but mutually complimentary streams of activities. The first related to building a new township for the displaced slum dwellers—houses, infrastructural facilities and community amenities. And the second, stream of activities related to building people—a self-respecting, self-reliant new community out of unrelated and scattered clusters of displaced slum dwellers. In building the township emphasis was on (a) people's choice, (b) people's role, and (c) replicability. And in building people, the tool was 'Social Actions Component' (discussed elsewhere).

89. Attempts were made to involve the slum communities, which were spread along the river in 23 clusters, in the design of the house and preparation of the site lay-out. A few schematic, preliminary design outlines were evolved based on the feedback studies of earlier housing efforts and expressed needs of the target community. Scaled models of various alternative design possibilities were taken to different settlement clusters by a group of community workers and architects. These plans were discussed with individual families, neighbour groups, and recognised leaders. Their reactions, comments and observations resulted in many changes in the design and the lay-out.

90. Participation in the construction work was optional and voluntary. Only 19 per cent of the families who could be contacted indicated willingness to take part. Others found it difficult due to lack of construction experience, higher paying jobs elsewhere or physical disability for manual labour. Yet, about 130 consenting families were moved to a transit camp near the site. They worked for some time building houses but for various reasons their number also dwindled gradually.

91. At Vasna, instead of multi-storey tenements, only single storeyed, low cost (Rs. 11.25 per sq. ft.), low specification houses have been constructed. Each family has been provided a 300 sq. ft. land plot on which a house with plinth area of 248 sq. ft. has been built. The house includes a multi-purpose room, a covered verandah, an alcove each for cooking and storing, a bathroom, a toilet shared by two families and the backyard shared by four. Running water and regular sewer lines are also provided. The house has an asbestos cement roof and 9" brick walls in cement mortar. Mud and cow dung have been used to plaster the floor and walls. Outdoor living being an important aspect of people's life style houses have been built around large, interlinking community courtyards. On an average, a courtyard for eight families measures about 40' x 52'. These courtyards have become focus of family and community activities.

92. Much before the first family moved to the new township, the complexities involved in allotment of houses was realised by the project planners. Loss of identity, social dislocation, lack of co-operation and even hostility among neighbours in a newly-built community are often attributed to faulty allotment of houses. At Vasna, the risk was unusually high. Approximately 44 per cent of the eligible families were Muslims and the remaining Hindus. Segregate them in different blocks on account of known history of hostility, tension and conflict between these groups would have meant perpetuation of prejudices and loss of opportunity to achieve some kind of social integration. On the other hand, to mix them together indiscriminately would mean running the risk of conflict. The age old practice of drawing lots was not only improper but in this case, also dangerous.

93. It was therefore, decided to leave the choice of neighbours to people themselves. Each family was given option of choosing its own neighbours. In a complex socio-metric exercise, spanning over nine months, the families were asked to make their own decisions in choosing neighbours who would share their toilet, backyard and courtyard. It was a lively and stimulating experience in group behaviour. Through the dialogue that ensued, people learned to weigh their options, use their discretion and make decisions. More importantly, they learned to accept responsibility. Not many in Vasna can complain that they are saddled with unwanted neighbours.

94. The special feature of the Vasna project is its 'Social Action Components', necessitated by the project participatory nature and its emphasis on the wider concept of human development. The Social Action Component, conceived as an integral part of the resettlement process, was designed with the following objectives in mind:

- To organise and mobilise people in needs and issues,
- To solicit community participation in decision-making, problem solving, resources raising, etc.,
- To rectify social and economic dislocations caused by change in the location of residence and business.
- To enhance productive ability and earning potential of the people by skill upgrading, training, credit referral, new job opportunities and other assistance,
- To strengthen community organisations and institutions.
- To organise delivery of basic social services.

95. Trained community workers were the agents of change under the social action component. In the early pre-action stage, the community workers were carriers of information and channels of communication. After establishing rapport with the slum communities, they initiated an on-going dialogue, explaining the project objectives and observing reactions of the people. They prepared them to participate meaningfully. Even when people were in their make-shift shacks on the river, the community workers created a climate for intensive involvement through programmes like enrolment of drop-outs in nearby schools, regular health check-ups and income-supplementing activities.

96. During the planning stage, collective decision-making was facilitated by community workers. They sought people's views on selection of site, design of the house, design of community layout and other matters. During the transfer phase, the community workers helped people solve their problems of adjustment. In the post-occupation

and maintenance phase, new leaders were identified and trained for self-governance; Groups and sub-groups were formed around issues to form popular opinion to take action for the resolution of problems. Formal and indigenous organisations were activated and people were helped in institution building and to develop management skills. The community workers also helped in organising maintaining, and assisting income-supplementing activities and on-going impact and need surveys to provide feedback information for altering or modifying the involvement strategy.

97. The community workers were aware that they were outsiders, that their role was only transitional, that their function was not to replace people's initiative by their own, and that they were initiators or facilitators and not the doers. One of the criteria in designing activities at Vasna has been the period of withdrawal of external resources, human as well as material, since the dependency factor was crucial in assessing success or failure of the undertaking.

98. In the earlier stages of the project, it was thought that a change in the place of living would result in some economic hardships. Repayment of housing loan, increased cost of living due to improved services and better access to social amenities, higher transportation costs involved in maintaining the social and economic ties with the previous place of residence, and loss of job opportunities due to increased distance, were considered some of the factors responsible for additional financial burdens on those who moved. To prevent sub-letting and shifting back to the old settlements; to avoid a drastic cut in the essential needs of life like food, nutrition and education; to meet the new obligations and, more importantly, to sustain the process of change and development initiated primarily through outside intervention, it was considered necessary to start income generating activities as an integral part of the housing programme. The additional monthly financial burden was estimated at Rs. 35, which meant approximately Rs. 1 million per year for all the 2,250 families. Since it was impossible to generate an additional income of Rs. 1 million, a selective approach was adopted and it was decided to work with 300 families, whose income was below Rs. 250.

99. Many activities were started. At a training and production centre seventy women were trained and fifty of them earn Rs. 5 a day now. Their products—cushion covers, shoulder bags, bedspreads, wall hangings, etc.—are accepted in the local market and also exported. After about seven years the activity is still going on as a local women's co-operative. The sewing centre, in addition to upgrading the skills of the workers tried to obtain work orders on a collective basis. Through the intermediary credit referral services provided by the project, about 215 people were given loans by the banks. Approximately eighty-five of them were small entrepreneurs; others had borrowed money to purchase bicycles to continue their earlier income generating activities in the city.

100. An attempt was made to develop a low cost health delivery system through community level para-medical health workers. The three-tier arrangement which emphasised preventive health care and health education was intended to reduce dependence on highly qualified professionals who are expensive and not easily accessible. Ten community health workers were trained to supervise health care services under guidance of a qualified nurse and four doctors. After about two years the scheme had to be wound up for several reasons.

101. The community workers, in co-operation with the district panchayat, started a primary school—present enrolment 550 children—immediately after the families began moving to the new township. Though the inadequacies of formal education—particularly for this community—were recognised, for obvious reasons the project could not accept responsibility of creating an alternative educational system for the entire community. However, through 'Sarjan', an experimental education programme for the pre-primary and primary school children, opportunities are offered to bring out the creative abilities of children. They are provided simple tools, newspapers, discarded tooth brushes, charcoal colour, water bowls, etc.—to express themselves creatively in drawing, painting, music and other media. The response on the part of the children and their parents is overwhelming and, what is more important, a qualitative change is apparent in their behaviour and performance. The school teachers maintain that the children involved with the 'Sarjan' programme are far more attentive, display leadership qualities, perform better in the class work, attend school regularly, are more disciplined and comparatively more motivated than others.

102. In the initial stage of all these activities the project inputs—human as well as material—were substantial, but the process of building people's own organisation is still going on and efforts were made to delegate responsibility for their management and maintenance to the people themselves. Community workers and others support personnel were involved in training local people to assume more and more responsibility. Though the plan to withdraw all project inputs by 1978 sounded somewhat ambitious at that time the withdrawal did take place as planned. The success of the social action component was to be measured by one criterion—its ability in preparing people to manage their own affairs.

Observations

103. There are in-built difficulties in an ambitious attempt to relocate some 12,000—13,000 people, and these are even more when the target is not only relocation or rehabilitation, but development. Many of these difficulties are transitional in nature. Some of them are related to the sharply rising expectations of the people due to a sudden and

dramatic change in their living environment. Some of the problems have roots in inter-group rivalries and local politics, and a few are due to the lack of administrative and organisational arrangements to deal with the new issues that arise. Some problems are there simply because designers made mistakes and others because the modest shelters at Vasna do not fit into people's long cherished dream of a pucca, cement-concrete house.

104. There are complaints, protests, threats, and demonstrations. Though not a single family was moved under coercion of any kind, a few, unable to accommodate and adjust, have moved back to the slum on the river. There was some corruption in the allotment of the houses and even though the guilty were brought to book, the relationship between the municipality, the community and ASAG became strained. The municipality has not been able to fulfil its commitment to build a community centre, primary school, health unit and shops. People complain about the inadequacy of water supply, malfunctioning of the drainage system and frequent blackouts due to the failure of the street lights. There is a stalemate in the completion of the remaining work as occupants are refusing to pay the rents and the municipality is insisting on the payment of arrears and the promise of regular payment as a precondition for a dialogue. As the municipality has not been able to control a 'nala' that cuts across the site, there are floods in the area during the monsoon.

105. There is no end to complaints that the houses are inferior and allegations that the project funds have been misappropriated. Inter-group rivalries and bitter competition for power and leadership prevent people from presenting a united front and this weakens their bargaining power with the establishment and reduces the effectiveness of the developmental process. Community workers find people slow to respond while the experts on community development feel that the over-enthusiasm of the community workers to show results tends to make them forget their facilitator's role as they replace the people's initiative by their own. On the other hand, there are many who think that efforts through the social action component to alleviate the effects of the dislocation caused by the shift in residence and to create a base for sustained development, are very inadequate.

106. Yet, at Vasna, a living community has come into existence. The people have already made sizeable investments in improving and modifying their houses. Although the municipal shops are yet to be built, they have, on their own, opened about fifty shops in the front verandah of their houses or have erected wooden stalls in public places. Even though the school has not yet been built, parents are eager to get their children enrolled in it. The people are organising themselves to redress their grievances. They make periodic representations to whoever is in authority about what they feel are their problems. At one stage, they staged a dharna, stopping all buses on the road and secured their long-standing demand for a bus stop within the township. Two years ago, a group of concerned member of this community filed a civil suit against the Government of Gujarat, the Municipal Corporation and the Project Committee for failing to fulfil the promises made to the people. As one community worker, who refused to be daunted by anything less than 4,500 problems (his formula for normalcy is of a minimum two problems per house) put it: "The Vasna Project like any other programme of its kind is not without its weakness and failures. Had it been only a housing effect, the problems would have been fewer; had the people been treated as faceless masses, subject to the dictates of the planners and the government, the difficulties would have been even fewer. But Vasna Project is not merely a housing project. It is an attempt to initiate a process of development. It has started by saying that 'slums are people not places'! It has attempted to meet human needs rather than housing needs. It is learning laboratory, an experiment. And no experiment is a failure if one learns from it."

107. Is the Vasna Project successful? Does it provide a replicable model? These two questions are constantly asked by administrators, planners, social scientists and funding agencies. There is no easy answer.

108. Seen as only a housing project for slum dwellers and compared to past and present Government efforts to house the poor, the Vasna Project may seem an impressive and unqualified success. In comparison to the snail's pace at which housing projects generally move, to have completed 2,250 houses and infrastructural services in just sixteen months will certainly appear remarkably efficient. Construction costs remained very economical at Rs. 11.25 per sq. ft., and overheads were held at a minimum about 5-7 per cent since the project work was not given to contractor, as compared to the 12-16 per cent agency overheads normally charged for mere supervision. All this makes the Vasna Project unusual, innovative, and successful.

109. But housing was only one of the components of the Vasna Project. The second goal of the programme was to 'build people'—to stimulate a social and economic transformation in a former slum community, to facilitate a development process that would ultimately becomes self-initiated and self managed. In this respect, a judgement may be too premature although some positive signs have begun to manifest themselves in the community. According to a study which evaluated the people's response to the project, they have become more involved in the Government system, vocalise their demands more forcefully to the local authorities, appreciate the value of education and cleanliness, are in the process of integrating more scientific explanations of reality into their traditional beliefs, are rejecting money lenders for banks, increasing their savings, and investing in their homes and new business, are buying more consumer durables, aspire to a higher standard of living, and have a more positive outlook towards life.

110. But, the study also indicated a leadership crisis: a continuing reliance on outside agencies for the maintenance of public space; inadequate care given to children and a continuing high rate of malnutrition; a less than impressive participation in the socio-economic programmes; ■ relatively high incidence of crime; underemployment and unemployment especially among women; less leisure time spent as a family and a community; and ■ lower level of security due to the separation from relatives and friends in the city.

111. An important criterion in any evaluation of the project would be the capacity of the Vasna Project model to be replicated. The Vasna Project would be a failure if it only solved the problems of 2,250 families at Vasna without providing clues as to how it could be applied to solve comparable urban situations. In the course of the Vasna Project, it was realised that economic viability is just not possible so far as housing for the poor in metropolitan areas is concerned. In Ahmedabad, where 84.5 per cent of the housing shortage is among families earning less than Rs. 250 per month, a substantial subsidy will certainly be required for low income housing projects for a long time to come. Although the rate of subsidy was significantly less as compared to other Government projects, and although this subsidy was shared between several Government and voluntary agencies, the Vasna Project still had a 65 per cent subsidy component. This certainly makes it doubtful, given the non-availability of resources to match the awesome demand, whether the Vasna Project can be replicated on a sufficiently large scale. This suggests that a project-mix emphasising in situ environmental improvement, and Sites and Services schemes may be a better alternative. However, in some situations, housing will be required, as in the case of Vasna Project where the continual threat of floods made the original location on the river/bank unsafe. Under such circumstances, where the necessary subsidy is available, the Vasna Project could provide a model.

112. Housing can become a tool for development and change if resources are available for a social action component. This could be accomplished in any of the three ways. First, funding institutions with a strong developmental orientation could be tapped to implement the socio-economic objectives of the development project. However, such funding agencies have a limited capacity and cannot be relied upon exclusively. Second, Government housing projects could adopt the Vasna Project construction model which has substantially lowered overheads by eliminating the contractor. These savings in construction overheads could then be creatively diverted into a social action component. Third, substantial efforts could be made to integrate existing community development programmes into housing projects to produce a comprehensive development approach. Again, such co-ordinated planning efforts could use the Vasna Project as a flexible model upon which improvements could be made in stimulating a sustained process of development.

113. Resources, notwithstanding, appropriate institutional and implementation mechanisms are required if the Vasna Project model is to be replicated. An inter-institutional arrangement in which there is a climate of faith, mutual trust, and co-operative understanding between Governmental agencies and voluntary, people-based, grassroots institutions is absolutely necessary so that development can become people-oriented. This requires Government agencies to be 'open' and include voluntary organisations as intermediaries and facilitators, in their housing and development programmes. Equally important is the need for voluntary agencies to become truly involved in the development process—to gain experience, develop expertise, to become the people's advocate. Only then can the development model of the Vasna Project be capable of replication.

114. Finally, is the concept, ideal and spirit of the Vasna Project repeatable? It must be. For physical inputs are grossly inadequate to deal with the problems of slums which remain essentially attitudinal, political, behavioural, economic, and social in nature. Housing is only an entry point into the community, but the emphasis is on the process of development. This, if nothing else, is the most important statement that the slum Rehabilitation Project at Vasna has made.

APPENDIX II

CASE STUDIES OF HOUSING INVESTMENTS BY THE POOR



CASE STUDIES OF HOUSING INVESTMENTS BY THE POOR

INTRODUCTION

1. The following case studies illustrate many of the factors which inhibit the poor from making housing investment, which are discussed in Chapter IV. The households that were interviewed, stay in two settlements, Ganeshnagar and Bibwewadi, in Poona.

2. Ganeshnagar is a squatter settlement which started in 1969 and occupies a piece of government-owned land. Its present population is nearly 9,000. A large majority of the residents work in industrial and service sector jobs. Their relative economic stability is reflected in the quality of their shelter, some of which have been improved to form almost 'pucca' structures.

3. The Pune Municipal Corporation (PMC) 'improved' the settlement in 1975 by way of concreting pathways, constructing open drains, building aqua-prives and providing water taps. The Community is a remarkable case of organization. With careful vigilance it maintains a sanitary environment in the settlement and controls its development. The residents have full faith in the elected local leadership (community organization) which they firmly believe is working for their welfare.

4. In the case studies, the anxiety caused by their unauthorized status comes out clearly. Those who have invested money in housing have done so on the basis of the strength of the number of other families in similar circumstances and on the basis of their faith in their community organization, which they believe will lead the residents in a united action against any threat.

5. Bibwewadi is a sites and services scheme sponsored by the Municipal Corporation. There are 500 concrete bases spaced apart, each measuring 10' x 15', and communal water taps, latrines and bathrooms, on the site which is located near the southern boundary of the city. Residents from three different shanty settlements in the city were moved to this peripheral location in the mid-1970s, without being offered any alternative location.

6. They are tenants of the Municipal Corporation each pays a monthly rent of Rs. 18/-. A number of them have large amounts of rent arrears. Some of the rent defaulters have been evicted in the past, some moved away because they could not pay the rent or considered too high the price of staying at such a remote location from the job market. The quality of houses on the site is diverse. Some are bare minimum shelters, a few of which do not even cover the full extent of the area of the concrete base; a small number of the houses are much improved with an attic or a mezzanine and a balcony, which increase the usable space. Some have built extension in the side, open spaces and front, but the construction is such that it can be dismantled without much difficulty and the materials can be reused. This caution is prompted by the fear that the authorities may raise objections of such extensions.

7. The diversity in the quality of shelter reflects the disparity in income distribution and access to finance. In spite of their regular tenancy, in the absence of a possibility of raising at least a small amount of money, the very poor in unstable and casual employment have not been able to improve their shelter much. Although they are legal tenants, some of them do not regard it as adequate security of tenure for investing money from the viewpoint of creating an asset. They have formed a co-operative society and are making efforts to get the land ownership transferred to the society. There is no other community organization; it remains a disparate group.

8. The interviews which form the basis of these case studies brought forth vividly the attitude of mistrust of the poor—especially the less worldly-wise among them—towards any one making inquiries about their circumstances. The first reaction in many cases was of fear, secretiveness and sullenness. Only after they were satisfied that we did not represent any kind of 'officialdom' did the respondents open up. Even then, as in the case of the Gajarmal family in Ganeshnagar, traces of suspicion and mistrust did linger right through the interviews.

9. There is a sense of vulnerability and distrust which the poor feel vis-a-vis authority, which comes through in some of the case studies. The poor and less educated often feel an inadequacy to deal with official procedures and feel threatened by them.

A. Ganeshnagar Case Studies

(i) Shamiuddin Kazi

10. Kazi, in his early—to mid-twenties, works as a spray painter in Bajaj Auto. The household comprises five members—Shamiuddin's mother, wife, a younger brother who is a bachelor, and an unmarried sister. They moved to Ganeshnagar about 14 years ago

after Shamiuddin's father died. Their previous residence had been the Range Hill area, tied to the father's job at the ammunition factory. After his death they had to vacate the place.

11. Their first residence in Ganeshnagar was a hut rented from one Parubai Chavan, a licensed stall-holder in the vegetable market who owns a number of such houses (4-6) in Ganeshnagar. The Kazis fourteen years ago paid a deposit of Rs. 150.00 and a rent of Rs. 25.00 per month.

12. They built their own house on the present site about six or seven years ago. This was the typical Ganeshnagar shelter, with walls made of corrugated iron sheets and a roof of Mangalore tiles. Some improvements were made during the first five or six months. This house was built by a hired carpenter. The materials were brought in Bhauani Peth and were all new. Six months ago, five years after its initial construction, the house was upgraded to its present condition. It is now a pucca construction with brick masonry walls and Mangalore tiles (reused). There are two rooms in a covered area 11 feet by twenty-one feet. One serves as a sitting room and one as a kitchen. The entire space doubles as sleeping quarters at night. The height of the structure is generous, about 16 feet, at the edge of the roof. A mezzanine or loft over the sitting room gives into a kitchen and is used as space for drying clothes. Shamiuddin gave some indication that when his younger brother got married the loft might be used as an additional room. The kitchen has a proper cooking platform finished in polished stone and glazed tiles. A little "mori" at one end of the platform serves as a washing and bathing place and there is provision for the storage of water.

13. The floor of the house is paved in cement tiles. The doors and windows are in panelled teak, neatly oil-painted. An interesting feature is the artificial ceiling of the sitting room, designed to disguise the fact that there is a loft above. The lighting fixtures in this room are sunk into the ceiling.

14. Shamiuddin reported having spent around Rs. 27,000 on the upgradation. His sources of finance were diverse: the family's savings; a loan of Rs. 3,000 from his Provident Fund; Rs. 4,000 loan from the Bajaj Employees' Cooperative Society; some money from his father's dues from his job; amounts from fixed deposit accounts created by his grand-father in the names of Shamiuddin and his brother and sister; the proceeds from the sale of his mother's ornaments; and personal loans to the extent of Rs. 5,000 from two friends.

15. Asked whether he knew of the necessity to seek official permission to build, Shamiuddin replied that he had only sought the advice of the chairman of the Ganeshnagar association (which is a registered body) and the latter had assured him that he could go ahead. He did not seem to be aware of the official procedures for seeking permission to build.

16. Finally, we asked Shamiuddin how, given the illegality and insecurity of his tenure on the land, he had taken the risk of investing so heavily in the construction and upgrading of his house. Was he not afraid that, in the event of his eviction, he would suffer a substantial loss, as little of the material he had invested in was recyclable? He replied that he had taken a calculated risk. Firstly, he had seen others in the neighbourhood, whose tenure was as insecure as his, investing in the improvement of their houses. Secondly, he was aware of the case of another settlement, Jai Jawan Nagar, where residents were served eviction notices but nothing came of it. Thirdly, the Municipal Corporation had invested in drainage and in paving and lighting the streets in the area, which he felt was a sign that they would not in a hurry undo what they had done at great expense. Fourthly, the issue of identity cards to slum residents and of water rate notices more recently, were to his implicit assurances that he would not be evicted. Finally, he had enough faith in the community organization, and its chairman to stand by him should the worst happen.

(ii) *Punwatkar*

17. The Punwatkar family, consisting of a formally employed couple (he is PA to the Director of Social Welfare, she is with the PWD) two children and now a niece who had joined them, came to Ganeshnagar in 1972. Earlier they had rented accommodation in Ambedkar Society, where for approximately 80 sq. ft. of space they were paying a monthly rent of Rs. 40.00.

18. The first structure they built had corrugated iron (CI) sheets for walls and asbestos cement (AC) sheets for roofing. The earth itself formed the floor. The cost, in those days was about twelve hundred rupees for approximately 120 sq. ft. The major part of the investment came through a loan from Mrs. Punwatkar's mother. The first upgradation was done around 1977-78. While the original AC sheets were retained from the roof, the walls were built in brick up to window sill height (windows were introduced at this stage) and CI sheets retained from there on up. Flooring in IPS was introduced. A small extra room of about 120 sq. ft. was added. This addition and upgradation cost about Rs. 7,000. Finances were obtained through loans against the couple's PF accumulation. Since they had no legal tenure, they could not qualify for the non-refundable housing loan which is available to PF account-holders. Instead they had to borrow "for

medical treatment", and repayment had to be made in the short span of three years. The upgradation, to a "Pucca" shelter, was done a year back. This comprised, while retaining the original AC sheet roofing, walls built entirely in brick, stone slab flooring, panelled teak doors and windows. The present house consists of two rooms about 9 ft. X 14 ft. each. One of them serves as a kitchen and has the necessary facilities of cooking platform, water storage and a little space for washing and bathing. The provision of an independent water connection cost Rs. 1,000 which was paid to the Municipal Corporation. The CI sheeting rendered surplus from the earlier structure was utilised for creating an annexe to the main house. This is used for parking of two-wheelers and for dead storage. During the two weeks which it took to carry out these changes, the Punwatkars went to stay with friends nearby.

19. The upgradation outlined above cost around Rs. 12,000. Once more a loan for "medical treatment" was taken against PF accumulation, and like the earlier loan, it has to be paid back in three years. The Punwatkars' monthly outgoings towards this are Rs. 250, Rs. 150 from his salary and Rs. 100 from hers. Mr. Punwatkar, in addition to his regular job, works a couple of hours in the evenings at teaching shorthand in a nearby typing school, so that he can cover these extra outgoings. Being a socially ambitious and upward mobile couple, they send their children to English-medium schools. This must also impose an additional strain on the family finances. We asked Mrs. Punwatkar, who was the respondent to our interview, about the process of obtaining permission for building expansion or upgradation of structures in Ganeshnagar. She replied that the matter is referred to the chairman of the community organization, who visits the site along with other members of the managing committee, and ascertains on the spot the nature of work to be done. Residents of neighbouring houses are informed and asked to specify their objections, if any. If these are found to be genuine, ways and means of getting around them are discussed. Only when a consensus had been reached between all parties concerned does the work of construction begin. Mrs. Punwatkar asserts that no one defies the committee's decision.

20. We also sought Mrs. Punwatkar's views on the importance of legality of tenure. As the wife of the secretary to the community organization and herself an educated, working woman, we found her both perceptive and vocal on the subject. She said that while the risk of eviction was always technically there, there was little risk of such an eventuality actually occurring. She mentioned the investment by the Municipal Corporation in improvements as one reason for this reassurance. More importantly, however, she felt that the unity of the community and the strength of its leadership were important factors in ensuring its survival.

21. She did feel, however that legality of tenure was in the long run an important consideration. Towards this end, she indicated that the proposed water cess charge to be levied by the Pune Municipal Corporation for which they had been served notices, should instead be collected as ground rent, which would be more reassuring.

(iii) Jadhav

22. Mr. Jadhav owns a shop in Ganeshnagar, which is attached to his residence. He has lived in the locality since 1971. During his first year there he lived in rented accommodation which cost Rs. 25 per month in addition to a deposit of Rs. 200. There was no electricity, and water had to be bought.

23. Before coming to Pune in 1971, Jadhav had a job as storekeeper at the Polytechnic in Buldana (Vidarbha). Owing to reduction in staff he was transferred to the Engineering College in Pune, with a transfer allowance of Rs. 800. A year later he was declared redundant. He made a representation to the Department of Technical Education, opting for employment as a Class IV worker rather than giving up his job. He was told that, as an SSC he was overqualified for that job, but his plea was considered nonetheless. This took a year, during which time he took up the occupation of an itinerant fruit vendor, selling guavas.

24. In 1972, after living for a year in a rented hut, he decided to build his own house from the Rs. 800 received as transfer allowance. He staked out a piece of land and, in bits and pieces, put together a shelter using Galvanised Iron sheets for wall and Mangalore tiles for the roof. All the material was recycled. The sheets (used) were bought at a premium price of Rs. 130 each. This was when the control rate for new sheets of the same quality was Rs. 80. There was no paving on the floor.

25. In 1973, a year after he built his own house, Jadhav decided to change over from itinerant vendor, to shopkeeper. He added a room to what he had a 'ready built' and part of it, opening out into the open was converted into a grocery of sorts. Having thus stabilised himself to some extent, he undertook to train his illiterate wife to share the responsibility of running the shop. Today she is practically in charge of the business.

26. All the additions, alterations and improvements made by Jadhav have been piecemeal and gradual, dictated more by necessity than by a plan of improvement. Thus it is not possible to precisely date or cost the development, nor to identify definite "stages" in the process. What he now has is, in addition to the two rooms already mentioned (the first being about 9'x12' the second about 12'x14'), a separate, clearly demarcated

space about 4½'×9' for the shop. This was originally built as a detached unit, about 4 ft. away from the first room, but now the space in between has been roofed over and is used for washing and water storage. The entire structure forms an integral unit, covering about 300 ft. on the ground.

27. Fairly early in this process of development Jadhav made the rather unusual change from a Mangalore tile roof to a corrugated iron one, opting for the relatively more uncomfortable of the two in terms of heat transfer. He explained that this was due to the relative vulnerability of tiles which are susceptible to breakage and involve recurring cost of maintenance.

28. Over the years the walls have been converted, one by one, from GI sheets to brick and mortar. Here again, necessity was the overriding consideration. The first brick wall was built because it was deemed as a prerequisite by the MSEB for providing an electric connection. GI sheets representing the risks of short circuit and electrocution, the metro board had to be installed on a non-conducting surface. Subsequent masonry walls were also constructed one at a time, usually by night and without foundations or on holidays, for fear of the construction being stayed or demolished by any Municipal Corporation officials who might chance on it.

29. Somewhere in the mid-1970's Jadhav got reinstated as a storekeeper at the Poona Engineering College and now earns Rs. 1000 per month. In addition to this he has the shop, which is run as indicated earlier, primarily, by his wife, with himself and his grown up son devoting to it what time they can spare. But in spite of this relative stability, Jadhav has not made any remarkable improvements in the quality of his shelter, other than putting in stone flooring. The rooms are untidy and dingy, with not even an attempt at a clear demarcation between the various activities associated with living. Living, cooking and storage mingle in merry disorder, and the shelter itself seems to be looked upon as something 'necessary' rather than 'desirable'. The unplanned nature of his improvement of shelter is strongly reflected in this. We asked Jadhav how he felt about security of tenure. He said that it would be an advantage if something could be done to ensure the right to transfer ownership of shelter to his successors. Other than this, he fatalistically observed that, in the event of eviction, from the present site, he had nowhere to go.

With the kind of life of uncertainty and insecurity that he had lived, he was not afraid of anything that fate might have in store for him. In any case, he was not alone. There were so many others like him, and whatever happened the problem would be everybody's, not his alone. Nonetheless he does consider the lack of tenure as "a hanging sword" and wishes he could feel more reassured on this count.

(iv) Gajarmal

30. The Gajarmal family came to stay in Ganeshnagar just three years ago, after the head of the household retired from his job in the Kirkee ammunition factory and had to vacate his job-tied accommodation at Range Hill. He had acquaintances living in Ganeshnagar, from whom he learnt that it was possible to buy a ready-made, illegal shelter in the area. What he bought was a hut with GI sheet walls, Mangalore tile roof and rough Shahbad flooring. The main space is 14'×9', from which 4½'×9' is identifiable as kitchen, with a cooking platform and terrazzo tile flooring. Annexed to this main space, there is a washing-cum-storage space of about 3'×9'.

31. The household consists of six members—Gajarmal and his wife, three sons and a daughter. A fourth son, the eldest, is married and lives separately. Of the three sons sharing the accommodation the eldest is employed in the P & T department on Rs. 350 p.m. This, together with Gajarmal's pension of Rs. 250 p.m. makes up the entire income of the family. The next son has just completed his B.Com. and is looking for a job. The youngest is still at school. The daughter has completed her SSO and is engaged to be married soon to a man living and working in Bombay. She had a job offer to work as a Balwadi teacher in Ganeshnagar, but the family was not enthusiastic about the idea. The brothers saw it as an aspersion on their masculine duty of providing for their sister. The parents saw it in more pragmatic terms, as the potential loss of useful help around the house. Because of Mrs. Gajarmal's age and failing eyesight, the daughter has to bear the brunt of household chores.

32. In interviewing the Gajarmal family we came across the typical mistrust of the poor towards any strangers asking questions. While Mr. Gajarmal was quite open and trusting, his wife more than once expressed apprehensions about his giving us the information we sought, and said that her sons would disapprove of their having given us this information. She repeatedly asked how the information was going to be used, and what, if anything, they were going to get out of it.

33. Mr. Gajarmal told us that he came from a village in Mulshi Taluka, and was the first person from his family to get away from agriculture and to come to work in the city. The family still had their ancestral land (about 5 acres) in the village but it was tilled by Gajarmal's cousin, and Gajarmal himself, though the principal title holder, was not getting any share of the proceeds from it.

34. The job with the ammunition factory was the only one Gajarmal had held during his thirty-two years of service, and it had carried with it a two-room quarter at Range Hills. The furniture crowded into Gajarmal's present premise—notably a steel almirah two

cots (one permanently folded away for want of space) a folding steel table and chairs bears testimony to the relative generosity of space in his former job-tied residence. He started his career on a salary of Rs. 60 per month, and was earning for Rs. 600 when he retired.

35. Although he was fully aware that he would have to vacate the job-tied accommodation on retirement he was never able to save towards the ultimate acquisition of a house for himself, because of the expenses of running the large household. When he finally retired, there was no alternative but to buy the present house for which he paid about Rs. 5000. The amount came out of his GPF. He did not borrow anything. He has not invested in any significant improvements during his three years of residence here. He mentioned a private water connection as a high-priority need (but his wife and daughter did not think so. They feel that the water supply at the community tap near the house is abundant and because of a rule made by the managing committee that there should be no washing or bathing at the community taps, there was no inordinate waiting for one's turn in the queue. But the expenses involved in getting one (around Rs. 1,200) are an inhibiting factor. So also is requirement of the PMC that the house has to be in his name (i.e. there must be an identity card which names him as the official resident of the house) before an application from him for a tap can be considered. He has neither the means nor the inclination to make any investment in the absence of security of tenure.

36. We asked Gajarmal whether the identity card issued after the 1976 slum census had been changed to his name. He said that it was still in the name of the previous owner, but that some process of transfer was in progress. He was not quite sure what his son was dealing with it.

(v) *Mahadu Shankar Gonellu*

37. The Gonellu family are originally Telugu-speaking from the Sholapur district where it borders on Andhra Pradesh. The younger generation, eager to obliterate their "foreign" identity, changed the name to Gonerwar, and now Mahadu Shankar also uses that form socially, though on paper he continues to be Gonellu.

38. They live in a room 9'x12' which is part of a row of back-to-back rooms (total 8) built in the early seventies by one Gaikwad for the purpose of renting out. Mahadu has been staying here since 1972. He paid a rent of Rs. 15.00 per month until 1977. Then, towards the end of the Emergency, the Ganeshnagar Mandal exhorted all tenants to stop paying rent in keeping with the Emergency dictate that the occupier of a house is the owner. Around the end of 1980, Mahadu paid a lumpsum amount of Rs. 500 to Gaikwad and officially became the owner.

39. The room has a front (external) wall built of crude wooden slats, and three party-walls constructed in opened-out tin cans. All the walls are whitewashed, some gaps in the wooden wall are slated with mud mortar, and those in the party-walls with cardboard. The roof is in CGI sheet, about eight feet high at the ridge, which is lined over the rear wall. The floor is in mud-and-cowdung plaster. The only opening is a wooden door set at one end of the front wall. A slight depression in the floor, just inside the door, is used as washing and bathing space and the water is drained out through a hole in the threshold, into the open drain outside. Because of this kind of washing space, as also because of seepage from the ground and leaks in the roof, the floor gets damp and soggy during the rains. Three years ago, before he got ownership of the room, Mahadu replaced some four or five sheets in the roof at a cost of about Rs. 400. The sheets were bought in Bhavani Peth. Apart from this he had not made any improvements during his entire stay.

40. The house is sparsely furnished. A wooden plank supported on brackets on the rear wall a wooden rack, 3 ft. by 4 ft. along one end wall, a tin trunk and small earthen platform along the front wall are the only solids that intrude in the space.

41. The family consists of Mahadu (50), his wife (44), and five sons, aged respectively 22, 20, 15, 12, and 7 years. Mahadu works in the Khadki Ammunition Factory, earning Rs. 800 per month, out of which Rs. 300 goes towards the repayment of a long-standing loan. The original loan amount was Rs. 500, taken from a private source during a family emergency at the crippling interest rate of 12.5% per month. This high interest coupled with Mahadu's inability to keep to the repayment schedule, caused the outstanding amount to inflate considerably, and it stands today at Rs. 1,500.

42. The eldest son, who has studied up to the eleventh standard, has recently found a temporary job as supervisor at a small factory, and earns Rs. 70 per week. Mahadu is keen that he find a stable government job, and does not intend to let him marry until he does. He sees "no point in spoiling the life of some poor, innocent girl by bringing her as daughter-in-law into a home which is financially insecure". The second son is mentally retarded and "wanders around begging". The third son has a job as waiter in a small restaurant, and is paid Rs. 50 per month and given two meals. He comes home only to sleep. The fourth son goes to school. The youngest does not. Mahadu's wife is in poor health and does not work except at running the home to the extent her health permits.

43. Mahadu, who has not been to school at all, came to Poona from Sholapur in 1940. After working for two years as a casual labourer on an army construction site in bundh, he found a job at the Ammunition Factory during the mass recruitments in 1942. He was retrenched at the end of the War in 1945. He got back the job in 1949. During this time he was staying in a hutment near Aundh. In 1954 he was transferred to Jabalpur. On being transferred back to Poona in 1960 he stayed in a hutment in Vaitagwadi. He heard about Ganeshnagar and about Gaikwad's rental accommodation from a fellow worker in the Ammunition Factory, and moved there in 1972.

44. It was only after his return from Jabalpur that Mahadu married and had a family. We asked him how it was that he, who had voiced so much concern for the welfare of his would-be daughter-in-law, had not given similar thought to the welfare of his wife and the well-being of his family when having five sons. He replied that his wife was keen on having a daughter, so they kept on having children until they realised that they had five mouths to feed, and still no daughter. His wife countered this with the emphatic assertion that she had wanted a tubectomy after the third child, but her husband refused "to sign the paper" allowing this. Finally, after the fifth child, she went and had it on her own.

45. The Gonellus have always found it difficult to make ends meet, both because of the size of the family and also because of the wife's poor health, requiring frequent medical treatment. Mahadu himself is a very frail person, with a tendency to asthma. Loans have been a part of his life for a long time. He does not smoke, drink or have any expensive tastes. It is mainly out of a genuine concern for what would happen if he should suddenly have to stop working or, worse still, die, that he has left untouched all the accumulation of various funds and benefits that go with his job. We tried to find out the details of these, but he was very unclear about them and we gave up the attempt. Because of his poor health and the distance to his place of work, Mahadu cannot cycle, and travels to and from work on PMT and PCMT buses, spending (currently) Rs. 1.15 each way.

46. Mahadu is quite happy with the Ganeshnagar Mandal, though he does not go into raptures over them. He sees the identity card issued following the 1976 slum census as an adequate guarantee that he will not be summarily evicted. He finds the water supply at the Municipal tap reasonably satisfactory. He does not have electricity in his house. We asked him if he intended to acquire a connection. He said that with the kind of walls he had there was no question of the MSEB granting him one, since the metre has to be mounted on a properly insulated board which itself must be set in a stable wall.

47. This led us to ask him whether, in view of the funds, that would accrue to him upon retirement, he had any plans for upgrading the house. He made vague references to the need for proper CGI sheets for the walls, and for some measures to stop seepage of damp upwards through the floor. But he seemed unable to conceptualise the value of the money due to him, or just how to allocate it for various purposes. On the whole, both Mahadu and his wife seem to be so preoccupied with their own respective conditions of health that they are unable to look beyond this immediate concern.

(vi) Banu

48. Banu, aged about 30, lives with her husband Siraj, and three sons, aged respectively 9 years, 4 years and eight months, in a room 10' x 10' behind the community temple in Ganeshnagar. The room is in fact one quarter of a hut 20' x 20'. The wall are CGI sheets, and the roof is of Mangalore tiles. The floor is in mud-and-cowdung plaster. The only opening in the walls is the entrance door. The two party-walls stop a foot or so short of the 10 foot high roof, and there is some scope for air circulation on this count, though it also considerably reduces privacy from the immediate neighbours. A little "mori" in one corner of the room serves a washing space. The room has an independent electric connection and a fluorescent tube. The bi-monthly electricity bill comes to about ten rupees.

49. Banu earns around fifty to sixty rupees a month rolling beedies. This work is "subcontracted" to her by her mother, who has a contract with the Thakur Savadekar Bidi factory in New Khadki for a logbook quota of 800 bidis a day, for which she gets five to six rupees. She has been doing this work for the last thirty years, starting with a quota of 1500 beedies a day, which was later reduced to 1,000 and now to 800. She goes to the factory every evening to hand in the day's quota and to collect raw material (leaves, tobacco and thread) for the next day's work. The leaves are soaked in water overnight and dried, to make them pliable for rolling. We inspected the old lady's logbook and found that she has a consistent record of delivery and, significantly, no "rejects". Banu told us that if there was a shortfall in quota due to bad leaves this had to be made good by the contractor. Therefore any surplus leaves left over from the day's work were carefully preserved for such a contingency. Since leaves are issued on a weight basis it is not difficult to lay by a few when the lot is good. On the rare occasion of a genuine shortfall, leaves have to be purchased in Nana Path.

50. Banu's husband Siraj works as a casual labourer on construction sites, doing masonry work and some plastering. He averages four days a week and earns Rs. 8-9 per day, making on an average between Rs. 125-150 a month. This, together with the

Rs. 50—60 earned by Banu, is the entire income of the family. Siraj is addicted to the bottle, and more than half his income gets spent on drink. Banu's parents are reasonably secure economically, and they occasionally help out in cash or kind. Until about six years ago Siraj used to ply an autorickshaw, and used to make about Rs. 10—15 per day after paying tent (Rs. 12) and other overheads on the vehicle. He once got involved in an accident while driving in an inebriated state, and his licence was impounded. This resulted in his changing over to being a construction worker.

51. Until around 1970 Siraj used to stay in a joint family with his parents and married elder brothers, in a slum in Sivajinagar. His drinking problem was a source of tension in the family. After he got married the problem continued. As a result the family decided that Siraj and his wife should move out and set up house independently. This is how they came to Ganeshnagar twelve years ago and built a hut similar to the present one (except that the roof was of CGI sheet). This cost around Rs. 1,000 then. The amount was raised by Siraj's mother who sold her ornaments and gave the money to her errant son as a parting gift.

52. Siraj and his wife never had enough money to invest in the improvement of their house but when a newcomer to Ganeshnagar decided to build a hut next to theirs, sharing a wall, and went in for a Mangalore tile roof, they decided to have roof extended over their hut to replace the CGI sheets. This cost them around Rs. 500 six years ago. The money came in the form of a 'loan' from Banu's mother. Around the same time they also acquired a private electric meter. Other than this they never managed to invest in improvements.

53. The old house was located in a square in the centre of Ganeshnagar. About three years ago a local entrepreneur saw it as an ideal location for a mill. He moved through the office bearers of the Ganeshnagar Mandal to acquire it for himself, along with the adjacent house. The Mandal Committee tried to apply pressure on Siraj and his neighbour to move. The neighbour, being financially secure, held out. Siraj and his wife, being more vulnerable, proved pliable. The erstwhile occupant of their present house was "persuaded" by the Mandal to vacate his premises, and left Ganeshnagar. The vacated house was allotted to Siraj and this is where the family now lives.

54. After the 1976 slum census conducted by the PMC, Siraj was issued an identity card officially recording him as occupier of his former premises. When he moved out from there to make room for the mill, the Mandal took the identity card, undertaking to get the transfer recorded. The card is still in the Mandal's custody. Siraj and Banu were given the card for their new house, which is still in the former occupier's name. They have been unable to get the transfer recorded. The electric connection in the former house is still in Siraj's name. Three months ago they had to pay an outstanding bill of Rs. 175 which according to Banu, had been incurred by the new occupier.

55. The present house has a standpipe nearby for Municipal water supply. The supply according to Banu is erratic and there are fights over collecting water. Sometimes, when she cannot get water at the municipal tap, she walk down to a place beyond the periphery of Ganeshnagar and collects water from a pit which accumulates it from a burst water mains above.

56. Banu's eldest son goes to a municipal school nearby, and the second one is due to enrol soon. Banu herself was educated as far as the 4th standard, and her husband up to the 7th. She finds it difficult to make ends meet on their meagre income, especially because of the heavy drain on it due to her husband's drinking. She did not admit to taking any loans, but vaguely said that her parents help out occasionally. They live nearby in new Khadki, and her mother is a daily visitor on account of the bidi-rolling activity.

57. Because of her family's experience in the matter of being compelled to change residence, Banu does not have a very high opinion of the Ganesh Nagar Mandal and its overall achievements. She does feel, though, that her neighbours are generally kind people and that there have never been any tensions with them. She does not feel discriminated against on account of being a Muslim. She feels reasonably secure against eviction from Ganesh Nagar, and sees the identity cards as adequate guarantee of tenure, whatever be the problems due to her family's residence not being recorded. We asked her about the improvements she would like to make in her house, but she was not interested in discussing it because it was clearly beyond their means, and dismissed any talk about it as idle daydreaming.

B. Bibwewadi Case Studies

(vii) Shendkar

58. The Shendkars came to live in the Bibwewadi sites and services scheme after being evicted from a hutment near the Swargate Octroi Post. The hutment was demolished and the Corporation offered them a "site" at Bibwewadi in lieu of this, at Rs. 18 per month for a platform 10'x15'. On this, nine years ago, they built their first shelter, using only the material salvaged from the demolition of their earlier hut, and contributing their own labour.

59. Right from the acquisition of the platform the Shendkars went about their task systematically. At Swargate octroi post they ran a little restaurant. This was not strictly legal, but they had managed to remain in business by showing 'consideration' to the appropriate PMC officials at the appropriate times. They had intentions of continuing in the same business on the new site. So they acquire a platform right on the main road, as this would be the ideal location for such an enterprises. As a precaution against the risk of losing this platform in possible road-widening operations at a later date, a second platform immediately behind the first was acquired in the name of Mrs. Shendkars widowed brother, who is a member of the household. By a twist of fate, the Shendkars soon discovered that because of the 'legality' of their new location, the operation of a restaurant was subject to Public Health regulations more stringent than had been applicable in the hutment at Swargate. The Public Health officials could not look the other way, even for a consideration, and the enterprises had to be wound up within a year or so of its starting. While they had done good business, they could not comply with the Corporation's regulations regarding water supply and sanitation standards in public eating places.

60. As a result of this they were without any means of livelihood, and the entire family went to live in Mr. Shendkar's village for a year or so. During this time Mr. Shendkar looked around for a job and finally found one in a brass foundry in Bhavani Peth. There he now earns Rs. 600 per month. His wife works as a domestic servant and cook at a number of houses in the neighbourhood, and earns another Rs. 200. The eldest son, aged 20, is an apprentice at a garage and brings in Rs. 100 per month. The widowed brother of Mrs. Shendkar transports children from the neighbourhood to and from school and earns between Rs. 200-225 per month, for eleven months in a year, besides a variable nominal income from odd jobs.

61. The household consists of eight persons—Mr. & Mrs. Shendkar, their four sons and daughter, Mrs. Shendkar's brother, two dogs, a cat and three goats, the milk from which is consumed in the household. The goats are housed in a CI sheet shelter built on the second platform mentioned above. This shelter is divided into two rooms, 6'x10' and 9'x10' respectively. Entry is through the former, accessible from the former, has been rented out to an old lady who pays as rent Rs. 18.00 per month, payable to the Corporation for the platform. The Shendkar's upgraded their own house (the one in front) two years ago. They brought in hired skilled labour from Mr. Shendkar's village in Velha Taluka and offered their own services as helpers.

62. The new construction is of brick in mud mortar, plastered over in cement. It has two storeys, the lower having a headroom of seven feet and the upper an average headroom of about five feet. Access to the upper storey is through a cutout in the wooden floor, reached by a stepladder from the ground floor. The upper floor also has a cantilevered balcony, projecting 2½ feet beyond the front edge of the platform. The ground floor is divided into two rooms. The front room is about 6'x9' and the rear room is about 8'x9'. The first of these is used as a sitting room and the second is a kitchen the latter has a side door leading to the open alley between the Shendkar's house and the adjacent one. This space has been cordoned off by a hedge and serves as an extension to the kitchen*. The ground floor is paved with the IPS flooring which is standard on all the platforms provided by the Corporation. The upper floor is in wooden planks, spanning width-wise across five wooden joists which project in front to support the balcony. The roof is of corrugated G.I. Sheets.

63. The upgradation described above cost the Shendkar's Rs. 8,000/- two years ago. The amount was entirely borrowed. Mr. Shendkar took an interest free loan of Rs. 7,000 from his employer and is now repaying it in instalments of Rs. 200 per month, which are deducted from his salary. Of this amount Rs. 4,000 are still to be paid. Mrs. Shendkar borrowed Rs. 1,000 from her various employers. This amount has been repaid.

64. Our respondents were Mrs. Shendkar and her brother, who came in after us. Mrs. Shendkar is born and brought up in Pune, in Kasba Peth, and has studied up to the 7th standard. Her husband is illiterate and from an agricultural background. He knows writing only to the extent of being able to sign his name, and that he was taught by his wife. The house and the two members we met, give the impression of an ambitiously upward mobile family. Mrs. Shendkar admitted that they still aspire to go back to the old restaurant business, as soon as the loan is repaid and the legal restrictions can be overcome. They also seem to have plans to expand their living space by upgrading the hut on the platform at the back.

*Inside the kitchen there is little 'more' (Washing-cum-bathing space). Mrs. Shendkar mentioned that the community bathrooms are not convenient to use because it involves walking some distance through the open for a bath or washing clothes and utensils. This is all right where using WCS is concerned, but not in the case of bath rooms. Thus most residents in the scheme do not use the bathrooms provided.

(viii) *Gole*

65. The Gole family, consisting of an old couple, their two sons and two daughters, came to live on a 'site' in the Bibwewadi Sites and Services Scheme in 1971, when their former residence, part of an 'unsafe' house in Ganesh Peth, was demolished, at the instance of the owner, at the peak of the monsoon that year.

66. The first house they built was in brick in mud mortar and had a corrugated iron (GI) sheet roof. It costs about Rs. 1200-1300 then. Labour was hired at a hundred rupees. Old GI sheets were bought at Rs. 300. The rest was consumed by the walls, doors and windows. The internal space was sub-divided by a partition wall running part of the way across the platform and set at about five feet from the front edge.

67. Funding for this came out of the sale of five tolas of gold (Rs. 960) and the liquidation of savings in the Post Office Savings Bank (Rs. 300), small improvements were done gradually over the years. The relatively major upgradation, if it can be called that, was done two years ago, at a cost of Rs. 2,000. This included expenditure on five wooden joists at Rs. 250 these now sell at Rs. 300 each and nine new GI sheets for Rs. 900. Three old ones were reused. The improvements mainly consisted of the shifting back of the partition wall to accommodate a bed placed lengthwise, the addition of a loft over this space and the replacement of rusted and leaky GI sheets in the roof. A katcha extension to the authorised platform, which had been added over the years, was widened to six feet and a low parapet seat was created to run around two sides of it. The house is not electrified.

68. Funding for this upgradation was from Post office savings of Rs. 770 and the remainder through loans taken from various employers at whose houses Mrs. Gole works as domestic help.

69. Mr. Gole is 70, and a carpenter by trade. He works on a casual basis. Because of his age and poor health, he does not have steady work. His wife, who was our interviewee, estimates that she is employed for about eight days in a month, and makes about Rs. 18 per day. She earns about Rs. 150 per month for her various jobs. Their elder son failed his 10th standard examination and is engaged, at age 20 years, as an apprentice fitter at a garage. He receives a stipend of Rs. 90 per month, but the garage is facing closure and his job future uncertain. He has registered with the employment exchange. Earlier he worked with a building contractor's firm as an office boy, earning Rs. 150 per month. But he left the job because he found its demands out of proportion with the salary. The change to a skilled job also offered better prospects of future growth.

70. Because of the low income of the household and the all-round jobs insecurity of both the working males, Mrs. Gole finds it difficult to make ends meet. She also reflected an interesting attitudinal characteristic about the maintenance of the house. While she considered it the duty of the household to maintain whatever they have built, she feels that the platform must be maintained by the PMC in its capacity as 'landlord' and because they have paid to the PMC an advance equivalent to three months' rent, which she believes is for minor maintenance and repairs. She pointed out to portions of the floor which were caved and cracked, and bitterly complained about the poor maintenance by the Corporation. She did not seem to have understood that the platform although rented was as good as their own and that they had legal tenurial rights over it. She vaguely discussed the possibility of their having a right to space in whatever new construction might take place on the site of their old demolished house in Ganesh Peth but then dismissed the idea because she felt after all they had been offered the present site in lieu of that and in any case the site of that house was still covered with the debris of demolition standing exactly as it had been ten years ago.

(ix) *Parvatibai*

71. We interviewed Parvatibai at her recently (just a week earlier) upgraded house. The new structure consists of a single room covering the entire 10' x 15' base provided by the PMC in the sites and services scheme. The walls are in brick in mud-mortar, plastered externally front and rear with cement, and internally all round in mud and cowdung. The side walls are due to be painted in cement on the outside. The roof is in corrugated iron sheets (reused from the earlier house) resting on joists. There is no mezzanine or loft. The height at the ridge of the roof is about ten feet from the platform level. There is no washing place inside. Washing and bathing are done in the open space behind the house on a stone slab placed there specially for the purpose. All this work was done by hired labour, and except the roofing material, everything else was newly bought. The joists from the earlier structure, unshaped post in ■ state of decay, lay in front of the house. Parvatibai told us that these would be used for constructing ■ cattle shed next to the house, to keep their bullocks in.

72. Parvatibai has no idea of the expenditure incurred on the renovation. Her husband, Madhu, had managed all that. She also knew that a loan had been arranged, but did not know about its source or the amount taken. (We wondered, whether he had sought a loan from the Hamal Panchayat-porters' organisation).

The family consists of Parvatibai, Madhu and their two little children. They came to Bibwewadi in 1975, after being evicted from their hutment near Swargate octroi post. Their first house on the present site was a crudely built shelter of G-I sheets, wooden posts and joists.

73. Madhu is a carter, who has his own cart and bullocks. Parvatibai had no idea of his income, but could tell us that the maintenance of the bullocks alone costs Rs. 20-25 per day. Madhu has no fixed place or timings of work, nor a regular weekly holidays. All his wife could say, was that he leaves home around 7 a.m. and does not usually return until 10 p.m. He goes "somewhere in Bhawani Peth". Parvatibai devotes herself exclusively to the home, and is not gainfully employed. The house looked bare. There was no furniture not even a steel bed which is a piece of furniture most of the poor households have. There were no brass utensils; if a household has any brass pots, they are generally arranged neatly on shelves in the cooking area and displayed proudly.

74. Not having succeeded in getting any concrete information from Parvatibai we rose to leave, with a compliment to her on what a fine new house she had. At this point she confessed that she had felt quite alarmed by our arrival, thinking that we might be from the Corporation and were going to make inquiries about the new construction which might result in putting her family into trouble.



APPENDIX III
EVALUATION OF SITES AND SERVICES PROJECTS



EVALUATION OF SITES AND SERVICES PROJECTS

Introduction

1. Sites and Services projects are an intervention in the housing market to shift the supply of housing facilities in favour of the poor. Despite many problems this way of supplying shelter to the poor remains an effective mechanism to reach the poor. On the one hand it improves the quality of housing conditions for the poor and on the other enables the families to improve housing facilities as and when they can afford them. This makes the process of housing consolidation easy for the family and also spreads the demand for scarce building materials over number of years. In contrast, a massive conventional low cost housing programme would have generated high level of competition for procuring scarce materials in the market; leading to high prices, scarcities and speculation.

2. Further the sites and services projects if formulated properly can also be immune to large scale invasion by middle income groups as these are not very suitable residential areas for them to live in. The project impact research done in HUDCO has also now tended to prove that ownership of affordable shelter has a healthy impact on the income and savings of the Poor beneficiary families.

3. The above advantages of sites and services projects assume that all the rules of the game are observed. In practice this is not so. This is so as brought out by detailed feedback which is now available in respect of sites and services projects. In some cases adequate precautions are not taken at project design implementation or post allotment stages of the project. The disadvantages of this neglect emerge at project level in many ways once the project gets going.

4. An attempt is made in the following paras to coalesce some of the evaluation results in respect of sites and services projects.

Affordability and Accessibility Issues

5. The concept of affordability adopted in most of the sites and services is too simple. The usual way is to assume as to how much a family can pay for housing. The project authorities tend to feel satisfied if the hire-purchase instalment is either equal or lower than this amount. The evidence that the affordability determined in this way is not adequate has become obvious on account of high default rates in cost recovery and high turnover of facilities at project level. This is particularly true in case of families where a female was the head of the family. Though one can argue that in some projects the high turnover of families and high delinquency rates need not necessarily be due to low affordability of the project but could be due to low priority accorded to better housing by the poor families (hence they sell and go back to slums). The defaults in some cases have also resulted from the tradition of subsidising programmes for the poor. Once the sites are allotted and construction loans granted the beneficiaries sometimes emerge as pressure groups for concessions in payment or more facilities on subsidised basis. Despite these doubts, the level of delinquency rates and turnover of families remains an important yardstick to adjudge a part from other factors, the affordability level of the projects.

6. Even on a conceptual level the conventional concept of affordability adopted need not be fool-proof. For example, if income eligibility considerations are known before hand the applicant families declare the same in order to become eligible. Further we tend to assume that the eligible families have regular income. But in case of a families where a female is the head of the household or the head of the family is aged etc., there is frequently no regular income. These households live on gifts or transfers of income from other families. It is also found that these families like casual workers have variable incomes. In one month they may have higher incomes while in another month they may have lower than the required income.

7. In addition, the affordability criteria is frequently based on the concept of ability to pay rather than the willingness to pay. The gap between the two could be wide depending upon circumstances. For example, if the housing supply is made available the families may be willing to pay more than what they are able to pay. However, when supply is made available, the families may be willing to pay less than they are actually able to pay. Further affordability is taken in too static a sense. The project may be affordable when formulated or announced but may be unaffordable when completed.

8. Thus determination of affordability is quite a complex task and cannot be encompassed by simple housing-income ratios. Income levels no doubt are essential but do not provide sufficient basis for assessing accessibility of low income families towards a project.

9. As in the case of affordability, the manifestations of an unaffordable project could take quite complex forms. Default in payments or sale of houses could be too simple as indices and can emanate from a complex set of factors. For example, if the family is unable to build the house as visualised or is actually living in worse conditions than before or lives for too long in a partially built house the project is not affordable to it. Similarly if the family has to cut down significantly its essential consumption expenditure to pay for the site and the subsequent need to invest in construction then the shelter being offered is not affordable to the family.

10. International experience in implementing sites and services projects is also in line with these observations. In Senegal, for example, the families realised too late that the house being constructed is costing them more than they can afford. In addition, time over-runs also increased the cost in Senegal to an extent that it eroded affordability. In Zambia sites and services projects have run into 80 per cent defaults in cost recovery. In Philippines they discovered that 20 per cent housing-income ratio tends towards being over-optimistic and in actual practice the families were not able to set aside visualised amounts towards housing etc. etc.

11. In view of the above, there is a need to carry out more research and project evaluation studies to identify intrinsic parameters of affordability/accessibility at the household level.

Project Design & Planning

12. Much more attention needs to be devoted to project design and planning. The projects at present tend to be more technical in shelter solutions than providing diverse/flexible options to the poor to help them solve their shelter problems. Standard designs are frequently distributed to the families to help them construct houses on this basis and on the sites allotted. This method is more for the convenience of the agency than for the families. Standard designs are easy to approve in contrast to those needing approval for modified designs.

13. Adequate attention is also not paid to construction methods adopted in the project design or to integrate it with other inputs i.e. local materials, self-help or hired labour etc. Similarly the projects provide either individual or community facilities. No flexibility is provided to help families graduate from one form to another according to its resource availability over a period of time (individual vs. communal water supply). Further for convenience of layout planning plot sizes are fixed disregarding each family's affordability in terms of regular income, gifts or motivation etc. Once project parameters are fixed families either have to fall in line or violate designs, standard plans etc. This development seriously affects the quality of formal housing effort visualised by project designers for these informal groups.

14. The selection procedure adopted in project for identifying beneficiary families also tends to be too conventional. No personal attention is paid in selection of beneficiaries. Most of the time families are selected on income eligibility considerations. In this manner, as mentioned above, many females as head of the families, aged persons or casual workers get excluded as their incomes are irregular, uncertain and skewed. On the other hand, relatively better off families may become eligible on the basis of false documents; as no home visits are made.

15. The implementation strategies visualised in project design too need another look. For example, many projects make provision for material loans. As these are to be procured as per given rules and procedures of the authorities there are frequent problems. In some cases this way of material supply unnecessarily necessitates use of more expensive materials. Given the freedom, the families could have made their own arrangement at much more speed, at low cost or even used local/substitute materials.

16. Further sites and services projects also make no provision for maintenance of community facilities, streets etc. In the absence of which, infrastructure tends to quickly deteriorate creating a bad precedent for popular participation or replicability of projects at other places. Failures of this type build resistance amongst people as well as planners.

Sites and Services and Concept of Progressive Housing Development

17. The philosophy of providing sites and services to the poor is based on the idea of progressive housing development by the families. The advantages of this are that these projects:—

- (i) Cost less to the families than either the public or even the private housing supply and on similar standards;
- (ii) Can help prolong the construction period by each family depending upon its stream or size of income over a period of time.

18. However, the planners have a tendency to shy away from giving total support in implementation of these projects, as they are not sure as to whether the agencies they lead will be able to make a success of these projects. This is especially so in some schemes the houses that have been built on the sites allotted are of low quality. While

in others the houses that have come up being of good construction quality the settlements have become attractive for relatively higher income groups. The results in both situations are unsatisfactory in terms of their objectives.

19. Further as success of these projects depends too much on mobilisation of the community the housing agencies which lack community development staff have shied away from either taking up the projects or to replicate the projects. In some cases the difficulties have emerged from an entirely different set of problems. For example in some projects the families started building houses with extra rooms than visualised in the project and later on ran into financial problems. There is also a tendency on the part of some families to go for expensive materials rather than use local materials. This has led in some cases to over-indebtedness of the family.

Popular Participation

20. Involvement of the beneficiaries in formulation as well as implementation of projects is necessary to:

- (i) help dovetail the projects as per needs of the poor families;
- (ii) reduce construction period;
- (iii) make projects resource efficient;
- (iv) help efficient cost recovery; and
- (v) reduce costs and help promote better maintenance of assets created under the project etc.

21. However, very few agencies have been able to adopt full fledged community approach to housing projects. The reasons differ from agency to agency. In some cases planners at project design stage do not want to raise expectations of the people and hence do not hold discussions. In other cases the agencies have neither trained staff nor resources to mount detailed participatory exercises at pre-design stage of the project. Sometimes the planners feel that it is difficult to synthesise the opinions of the poor and their professional judgements. As a result they do not encourage communication between the people and themselves. Involvement of the Community in implementation of the project is felt to be still more difficult. Frequently labour contribution in digging of ditches or foundation work etc., is taken as equivalent to down payment. In some projects where self-help was mandatory the families could not participate as "wages lost" were more than work put in 'money terms'. The families thus resorted to hiring labour.

22. However, a lot depends on the social background of the people who are allotted sites. If it is a homogeneous group (based either on religion caste etc.) it is much easier to identify community leaders and even from construction groups. However in case of heterogeneous groups it is found difficult to generate popular response. As sites and services unlike slum upgradation schemes 'create new communities' calls for much effort to generate community effort. In some of the successful projects social, sports or music concert forums created to evoke popular participation in heterogeneous groups. Unfortunately most of the traditional housing agencies are neither equipped nor inclined enough to put in the required scale of effort in this direction.

23. In addition to these problems at operational level numerous problems are faced even at the conceptual level. This is so as most of the time, the project agencies have no clear cut guidelines as to what constitutes 'popular participation'. As most of the factors which determine popular participation are predominantly attitudinal in nature, these tend to be too qualitative to be understood properly by all. At present we have too little information on these aspects. In the absence of clear cut guidelines the easier way that is adopted is to leave some project components to the people to do it themselves.

24. In view of above more research is needed to build up available relationship and identify parameters which are conceptually as well as operationally important towards popular participation in sites and services projects. Further the contribution of popular participation towards success of the project has to be much more understood if more and more housing agencies have to adopt it on regular basis.

Project Impact of Sites and Services Projects

25. Surveys in HUDCO have shown that ownership of a house even by the poor leads to healthy impact on income employment and health. However, what is more important is to what will be the impact of large scale sites and services solution at city level. For example if in a city a sizeable population is to be covered under this scheme, then what impact this will have on the city is still not clear. This is when people move from informal housing to formal housing their expectations tend to rise. In response to these rising expectations as well as demand for city services the capacity of the city authorities to supply the same is limited. The problem is no doubt being taken care of by linking large scale sites and services projects with programmes to augment overall availability of utilities at city level. But then this calls for willingness of the government to lay by more resources for financing urban development.

Results of Evaluation Surveys by HUDCO—A Case Study

26. In the following paras an attempt is made to summarise the results of an evaluation survey done by HUDCO on a Sites and Services Project financed in Chandigarh (Dadu Majra). The Chandigarh Survey was done in March, 1982. The project was sanctioned in January, 1979 and is situated on the west of Sector 38 in Chandigarh. The project helped develop 2712 sites. The all inclusive cost of each developed site was Rs. 2,600. Each site was provided with foundation and plinth platform of one room (10' × 10'), cooking platform (5.5' × 7') bathing enclosure of 5' × 5' and WC of 4' × 3'. Each plot was serviced with water supply, electricity and sewerage connection. The monthly hire-purchase instalment was fixed at Rs. 19 to be paid for 20 years.

27. The survey results showed that 97 per cent of the allottees were living themselves and only 3 per cent had let out their sites. The average age of the allottees was 42 years and family size was six. At least 64 per cent of the allottees were illiterate and 90 per cent of them belonged to Scheduled Caste/Scheduled Tribe families. 87 per cent of the allottees had monthly family income of Rs. 300 or below and another 13 per cent were between Rs. 301 to Rs. 350 p.m.

28. All the allottees who were provided these sites previously lived in a slum. None of them in the past had the facility of cooking space, bath, electricity, portable water etc. Once allotted a site of their own Rs. 6,000 was spent on an averages by the families. The amount spent varied between Rs. 1500 to Rs. 11,000. All those who undertook any construction did so according to the technical guidelines laid down by Chandigarh Housing Board. The sources of funds for investment came from Banks (Rs. 3,000 each family @ 4 per cent). The other sources were own savings and support from relatives and friends, etc.

29. All the families found water supply, electricity, street light, drainage either as adequate or satisfactory. Further all the residents interviewed expressed their satisfaction with the project.

